Filing at a Glance

Company:	Colonial Penn Life Insurance Company
Product Name:	2020 CPL-GR-A80
State:	Rhode Island
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI:	MS08I.012 Multi-Plan 2010
Filing Type:	Rate
Date Submitted:	08/28/2019
SERFF Tr Num:	BNLB-132064831
SERFF Status:	Assigned
State Tr Num:	
State Status:	Open-Pending Actuary Review
Co Tr Num:	
Implementation Date Requested:	01/01/2020
Author(s):	Diana Willis
Reviewer(s):	John Garrett (primary), Charles DeWeese, Linda Johnson, bela gorman, Alyssa Metivier, Victor Woods, Courtney Miner, Jennifer Smagula
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 5.14%

Deemer Date:
Submitted By: Diana Willis

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 08/28/2019
State Status Changed: 08/28/2019
Created By: Diana Willis
Corresponding Filing Tracking Number: BNLA-126219057

Filing Description:

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

MEDICARE SUPPLEMENT RATE FILING
2020 Premium Rates for Standardized Medicare Supplement Policy Form Series CPL-GR-A80
Plans A, B, D, F, high deductible F, G, K, L, M and N

We are submitting the revised rates to be used beginning in 2020 for the forms captioned above. Policy forms CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N were approved in your state on July 22, 2009. CPL-GR-A80D was approved on January 7, 2019.

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 2020 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 2020 or later, depending on the premium mode option chosen. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

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

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst
111 East Wacker Drive
Chicago, IL 60601

d.willis-panzica@banklife.com
312-396-6071 [Phone]
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: *2020 CPL-GR-A80*
Project Name/Number: */*

Filing Company Information

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

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

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

Filing Fees

Fee Required? Yes
Fee Amount: $250.00
Retaliatory? No
Fee Explanation: $25.00 per rate form being filed x 10 forms = $250.00
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Colonial Penn Life Insurance Company	$250.00	08/28/2019	164944827

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.900%
Effective Date of Last Rate Revision:	01/01/2019
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	BNLB-131582411

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Colonial Penn Life Insurance Company	5.140%	5.140%	$241,656	2,016	$4,701,481	12.000%	2.000%

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: 2020 CPL-GR-A80
Project Name/Number: /

Rate/Rule Schedule

State: Rhode Island **Filing Company:** Colonial Penn Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2020 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-131582411 Percent Rate Change Request: 12	Rates Plan A.pdf,
2		CPL-GR-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number: BNLB-131582411 Percent Rate Change Request: 6	Rates Plan B.pdf,
3		CPL-GR-A80D Standardized Rate Sheet	CPL-GR-A80D	Revised	Previous State Filing Number: BNLB-131582411 Percent Rate Change Request: 6	Rates Plan D.pdf,
4		CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number: BNLB-131582411 Percent Rate Change Request: 6	Rates Plan F.pdf,
5		CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number: BNLB-131582411 Percent Rate Change Request: 2	Rates Plan FH.pdf,
6		CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number: BNLB-131582411 Percent Rate Change Request: 9	Rates Plan G.pdf,
7		CPL-GR-A80K Standardized Rate Sheet	CPL-GR-A80K	Revised	Previous State Filing Number: BNLB-131582411 Percent Rate Change Request: 6	Rates Plan K.pdf,
8		CPL-GR-A80L Standardized Rate Sheet	CPL-GR-A80L	Revised	Previous State Filing Number: BNLB-131582411 Percent Rate Change Request: 6	Rates Plan L.pdf,
9		CPL-GR-A80M Standardized Rate Sheet	CPL-GR-A80M	Revised	Previous State Filing Number: BNLB-131582411 Percent Rate Change Request: 6	Rates Plan M.pdf,
10		CPL-GR-A80N Standardized Rate Sheet	CPL-GR-A80N	Revised	Previous State Filing Number: BNLB-131582411	Rates Plan N.pdf,

					Percent Rate Change Request: 2.5	
11		Current Rate Sheet	CPL-GR-A80	Other	Previous State Filing Number: BNLB-131582411 Rate Action Other Explanation: Informational	Current Rates.pdf,

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan A
65	$2,655.25
66	2,752.78
67	2,870.59
68	2,991.36
69	3,116.48
70	3,245.54
71	3,377.64
72	3,514.55
73	3,655.06
74	3,800.04
75	3,949.49
76	4,104.07
77	4,263.13
78	4,427.09
79	4,519.93
80	4,614.51
81	4,734.83
82	4,858.43
83	4,984.87
84	5,115.45
85	5,248.76
86	5,385.77
87	5,526.61
88	5,670.50
89	5,818.86
90	5,970.17
91	6,048.39
92	6,127.59
93	6,207.11
94	6,288.17
95	6,370.42
96	6,453.76
97	6,537.98
98	6,623.18
99+	6,709.47

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan A
65	$2,950.56
66	3,058.67
67	3,189.36
68	3,324.08
69	3,462.84
70	3,605.97
71	3,753.35
72	3,904.66
73	4,061.20
74	4,222.33
75	4,388.47
76	4,560.07
77	4,736.80
78	4,918.98
79	5,022.29
80	5,126.90
81	5,260.87
82	5,398.21
83	5,539.04
84	5,683.70
85	5,831.95
86	5,984.13
87	6,140.68
88	6,300.60
89	6,465.11
90	6,633.98
91	6,720.38
92	6,808.42
93	6,897.11
94	6,987.32
95	7,078.30
96	7,170.70
97	7,264.30
98	7,359.10
99+	7,455.21

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan A
65	$3,278.37
66	3,398.48
67	3,544.12
68	3,693.57
69	3,847.71
70	4,006.55
71	4,170.18
72	4,338.84
73	4,512.62
74	4,691.52
75	4,876.43
76	5,066.79
77	5,263.05
78	5,465.95
79	5,580.28
80	5,697.12
81	5,845.91
82	5,998.20
83	6,154.86
84	6,315.55
85	6,480.49
86	6,649.36
87	6,823.14
88	7,001.07
89	7,183.79
90	7,371.43
91	7,467.43
92	7,565.06
93	7,663.46
94	7,763.72
95	7,864.73
96	7,967.39
97	8,071.46
98	8,176.84
99+	8,283.86

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan A
65	$2,950.56
66	3,058.67
67	3,189.36
68	3,324.08
69	3,462.84
70	3,605.97
71	3,753.35
72	3,904.66
73	4,061.20
74	4,222.33
75	4,388.47
76	4,560.07
77	4,736.80
78	4,918.98
79	5,022.29
80	5,126.90
81	5,260.87
82	5,398.21
83	5,539.04
84	5,683.70
85	5,831.95
86	5,984.13
87	6,140.68
88	6,300.60
89	6,465.11
90	6,633.98
91	6,720.38
92	6,808.42
93	6,897.11
94	6,987.32
95	7,078.30
96	7,170.70
97	7,264.30
98	7,359.10
99+	7,455.21

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan A
65	$3,278.37
66	3,398.48
67	3,544.12
68	3,693.57
69	3,847.71
70	4,006.55
71	4,170.18
72	4,338.84
73	4,512.62
74	4,691.52
75	4,876.43
76	5,066.79
77	5,263.05
78	5,465.95
79	5,580.28
80	5,697.12
81	5,845.91
82	5,998.20
83	6,154.86
84	6,315.55
85	6,480.49
86	6,649.36
87	6,823.14
88	7,001.07
89	7,183.79
90	7,371.43
91	7,467.43
92	7,565.06
93	7,663.46
94	7,763.72
95	7,864.73
96	7,967.39
97	8,071.46
98	8,176.84
99+	8,283.86

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan A
65	$3,642.73
66	3,776.48
67	3,937.49
68	4,104.07
69	4,275.46
70	4,451.85
71	4,633.49
72	4,821.01
73	5,014.10
74	5,212.76
75	5,418.28
76	5,629.70
77	5,847.77
78	6,073.48
79	6,200.02
80	6,330.06
81	6,495.33
82	6,664.64
83	6,838.85
84	7,017.32
85	7,200.38
86	7,388.12
87	7,581.21
88	7,778.99
89	7,982.12
90	8,190.26
91	8,297.06
92	8,405.60
93	8,515.02
94	8,626.07
95	8,738.65
96	8,852.76
97	8,968.51
98	9,085.12
99+	9,203.92

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan A
65	$3,036.96
66	3,148.56
67	3,283.17
68	3,421.94
69	3,564.52
70	3,712.01
71	3,863.64
72	4,019.64
73	4,180.77
74	4,346.58
75	4,517.74
76	4,694.14
77	4,876.00
78	5,063.96
79	5,169.99
80+	5,278.43

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan B
65	$2,010.31
66	2,088.86
67	2,174.49
68	2,262.64
69	2,353.73
70	2,447.43
71	2,544.09
72	2,643.58
73	2,746.45
74	2,852.05
75	2,961.14
76	3,073.83
77	3,189.68
78	3,309.35
79	3,384.95
80	3,462.41
81	3,556.44
82	3,653.42
83	3,752.59
84	3,854.59
85	3,959.64
86	4,067.31
87	4,177.93
88	4,291.49
89	4,408.22
90	4,528.22
91	4,589.63
92	4,652.14
93	4,715.63
94	4,779.56
95	4,844.80
96	4,910.80
97	4,977.56
98	5,045.30
99+	5,113.59

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan B
65	$2,234.05
66	2,320.89
67	2,416.02
68	2,514.20
69	2,615.32
70	2,719.29
71	2,826.63
72	2,937.25
73	3,051.47
74	3,168.85
75	3,290.05
76	3,415.28
77	3,544.33
78	3,677.21
79	3,761.10
80	3,847.06
81	3,951.89
82	4,059.24
83	4,169.75
84	4,282.87
85	4,399.38
86	4,518.94
87	4,642.00
88	4,768.21
89	4,897.81
90	5,030.90
91	5,099.52
92	5,168.79
93	5,239.05
94	5,310.28
95	5,382.50
96	5,455.81
97	5,529.88
98	5,605.04
99+	5,681.30

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan B
65	$2,482.02
66	2,578.89
67	2,684.49
68	2,793.47
69	2,905.94
70	3,021.47
71	3,140.92
72	3,263.86
73	3,390.52
74	3,521.10
75	3,655.82
76	3,794.80
77	3,938.04
78	4,085.86
79	4,179.02
80	4,274.69
81	4,390.87
82	4,510.22
83	4,633.05
84	4,759.05
85	4,888.54
86	5,021.52
87	5,157.88
88	5,298.39
89	5,442.61
90	5,590.54
91	5,666.79
92	5,743.59
93	5,821.92
94	5,901.01
95	5,981.30
96	6,062.57
97	6,145.15
98	6,228.82
99+	6,313.47

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan B
65	$2,234.05
66	2,320.89
67	2,416.02
68	2,514.20
69	2,615.32
70	2,719.29
71	2,826.63
72	2,937.25
73	3,051.47
74	3,168.85
75	3,290.05
76	3,415.28
77	3,544.33
78	3,677.21
79	3,761.10
80	3,847.06
81	3,951.89
82	4,059.24
83	4,169.75
84	4,282.87
85	4,399.38
86	4,518.94
87	4,642.00
88	4,768.21
89	4,897.81
90	5,030.90
91	5,099.52
92	5,168.79
93	5,239.05
94	5,310.28
95	5,382.50
96	5,455.81
97	5,529.88
98	5,605.04
99+	5,681.30

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan B
65	$2,482.02
66	2,578.89
67	2,684.49
68	2,793.47
69	2,905.94
70	3,021.47
71	3,140.92
72	3,263.86
73	3,390.52
74	3,521.10
75	3,655.82
76	3,794.80
77	3,938.04
78	4,085.86
79	4,179.02
80	4,274.69
81	4,390.87
82	4,510.22
83	4,633.05
84	4,759.05
85	4,888.54
86	5,021.52
87	5,157.88
88	5,298.39
89	5,442.61
90	5,590.54
91	5,666.79
92	5,743.59
93	5,821.92
94	5,901.01
95	5,981.30
96	6,062.57
97	6,145.15
98	6,228.82
99+	6,313.47

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan B
65	$2,757.69
66	2,865.58
67	2,983.07
68	3,103.72
69	3,228.85
70	3,357.24
71	3,489.79
72	3,626.48
73	3,767.31
74	3,912.19
75	4,062.08
76	4,216.44
77	4,375.60
78	4,539.89
79	4,643.42
80	4,749.56
81	4,878.50
82	5,011.38
83	5,147.74
84	5,287.81
85	5,431.70
86	5,579.30
87	5,731.37
88	5,887.26
89	6,047.19
90	6,211.91
91	6,296.46
92	6,381.77
93	6,468.60
94	6,556.75
95	6,645.76
96	6,736.20
97	6,827.83
98	6,920.89
99+	7,014.92

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan B
65	$2,299.51
66	2,389.18
67	2,487.03
68	2,588.27
69	2,692.01
70	2,799.25
71	2,909.76
72	3,023.76
73	3,141.14
74	3,262.12
75	3,386.92
76	3,515.64
77	3,648.41
78	3,785.42
79	3,871.50
80+	3,959.97

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan D
65	$1,382.61
66	1,452.64
67	1,531.73
68	1,613.88
69	1,699.29
70	1,787.99
71	1,880.49
72	1,976.60
73	2,077.07
74	2,181.80
75	2,291.33
76	2,405.76
77	2,525.87
78	2,651.76
79	2,704.78
80	2,758.78
81	2,814.09
82	2,870.27
83	2,927.76
84	2,986.34
85	3,046.12
86	3,106.99
87	3,169.06
88	3,232.45
89	3,297.14
90	3,363.03
91	3,430.34
92	3,498.84
93	3,568.88
94	3,640.33
95	3,713.10
96	3,787.39
97	3,863.10
98	3,940.44
99+	4,019.09

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan D
65	$1,536.31
66	1,613.99
67	1,701.91
68	1,793.22
69	1,888.13
70	1,986.64
71	2,089.40
72	2,196.31
73	2,307.80
74	2,424.20
75	2,545.94
76	2,673.14
77	2,806.45
78	2,946.41
79	3,005.32
80	3,065.43
81	3,126.74
82	3,189.25
83	3,253.06
84	3,318.19
85	3,384.52
86	3,452.15
87	3,521.21
88	3,591.68
89	3,663.46
90	3,736.77
91	3,811.50
92	3,887.64
93	3,965.53
94	4,044.84
95	4,125.67
96	4,208.26
97	4,292.36
98	4,378.22
99+	4,465.71

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan D
65	$1,707.04
66	1,793.44
67	1,891.08
68	1,992.53
69	2,097.91
70	2,207.33
71	2,321.54
72	2,440.23
73	2,564.27
74	2,693.54
75	2,828.81
76	2,970.08
77	3,118.34
78	3,273.79
79	3,339.24
80	3,406.01
81	3,474.19
82	3,543.68
83	3,614.48
84	3,686.81
85	3,760.55
86	3,835.71
87	3,912.40
88	3,990.73
89	4,070.48
90	4,151.86
91	4,234.98
92	4,319.64
93	4,406.04
94	4,494.18
95	4,584.18
96	4,675.71
97	4,769.31
98	4,864.65
99+	4,961.96

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan D
65	$1,536.31
66	1,613.99
67	1,701.91
68	1,793.22
69	1,888.13
70	1,986.64
71	2,089.40
72	2,196.31
73	2,307.80
74	2,424.20
75	2,545.94
76	2,673.14
77	2,806.45
78	2,946.41
79	3,005.32
80	3,065.43
81	3,126.74
82	3,189.25
83	3,253.06
84	3,318.19
85	3,384.52
86	3,452.15
87	3,521.21
88	3,591.68
89	3,663.46
90	3,736.77
91	3,811.50
92	3,887.64
93	3,965.53
94	4,044.84
95	4,125.67
96	4,208.26
97	4,292.36
98	4,378.22
99+	4,465.71

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan D
65	$1,707.04
66	1,793.44
67	1,891.08
68	1,992.53
69	2,097.91
70	2,207.33
71	2,321.54
72	2,440.23
73	2,564.27
74	2,693.54
75	2,828.81
76	2,970.08
77	3,118.34
78	3,273.79
79	3,339.24
80	3,406.01
81	3,474.19
82	3,543.68
83	3,614.48
84	3,686.81
85	3,760.55
86	3,835.71
87	3,912.40
88	3,990.73
89	4,070.48
90	4,151.86
91	4,234.98
92	4,319.64
93	4,406.04
94	4,494.18
95	4,584.18
96	4,675.71
97	4,769.31
98	4,864.65
99+	4,961.96

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan D
65	$1,896.64
66	1,992.64
67	2,101.18
68	2,213.87
69	2,330.93
70	2,452.67
71	2,579.43
72	2,711.43
73	2,849.10
74	2,992.88
75	3,143.10
76	3,300.08
77	3,464.81
78	3,637.50
79	3,710.26
80	3,784.55
81	3,860.15
82	3,937.39
83	4,016.15
84	4,096.44
85	4,178.37
86	4,261.93
87	4,347.24
88	4,434.18
89	4,522.87
90	4,613.31
91	4,705.60
92	4,799.63
93	4,895.63
94	4,993.49
95	5,093.41
96	5,195.30
97	5,299.26
98	5,405.19
99+	5,513.30

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan F
65	$2,781.25
66	2,890.56
67	3,003.25
68	3,120.74
69	3,242.81
70	3,369.68
71	3,502.01
72	3,639.79
73	3,783.35
74	3,933.13
75	4,089.46
76	4,253.64
77	4,425.02
78	4,605.23
79	4,736.03
80	4,878.61
81	5,039.85
82	5,206.10
83	5,377.81
84	5,555.19
85	5,739.01
86	5,927.95
87	6,123.77
88	6,325.80
89	6,534.60
90	6,750.38
91	6,861.87
92	6,975.00
93	7,090.09
94	7,207.03
95	7,325.94
96	7,447.03
97	7,569.97
98	7,694.77
99+	7,821.64

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan F
65	$3,090.41
66	3,211.61
67	3,337.39
68	3,467.97
69	3,603.57
70	3,744.41
71	3,891.02
72	4,043.97
73	4,203.56
74	4,369.71
75	4,544.14
76	4,726.11
77	4,916.80
78	5,116.76
79	5,262.50
80	5,420.90
81	5,599.81
82	5,784.39
83	5,975.30
84	6,172.64
85	6,376.20
86	6,586.64
87	6,803.94
88	7,028.56
89	7,260.48
90	7,500.16
91	7,623.86
92	7,749.54
93	7,877.39
94	8,007.32
95	8,139.31
96	8,274.04
97	8,410.29
98	8,549.17
99+	8,690.33

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan F
65	$3,433.83
66	3,568.55
67	3,707.97
68	3,852.95
69	4,003.71
70	4,160.47
71	4,323.56
72	4,493.64
73	4,670.80
74	4,855.60
75	5,049.12
76	5,251.27
77	5,463.01
78	5,685.55
79	5,847.33
80	6,023.08
81	6,221.62
82	6,427.36
83	6,639.33
84	6,858.38
85	7,084.52
86	7,318.52
87	7,560.05
88	7,809.53
89	8,067.31
90	8,333.71
91	8,471.17
92	8,611.02
93	8,753.27
94	8,897.49
95	9,044.22
96	9,193.56
97	9,345.30
98	9,499.34
99+	9,655.88

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan F
65	$3,090.41
66	3,211.61
67	3,337.39
68	3,467.97
69	3,603.57
70	3,744.41
71	3,891.02
72	4,043.97
73	4,203.56
74	4,369.71
75	4,544.14
76	4,726.11
77	4,916.80
78	5,116.76
79	5,262.50
80	5,420.90
81	5,599.81
82	5,784.39
83	5,975.30
84	6,172.64
85	6,376.20
86	6,586.64
87	6,803.94
88	7,028.56
89	7,260.48
90	7,500.16
91	7,623.86
92	7,749.54
93	7,877.39
94	8,007.32
95	8,139.31
96	8,274.04
97	8,410.29
98	8,549.17
99+	8,690.33

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan F
65	$3,433.83
66	3,568.55
67	3,707.97
68	3,852.95
69	4,003.71
70	4,160.47
71	4,323.56
72	4,493.64
73	4,670.80
74	4,855.60
75	5,049.12
76	5,251.27
77	5,463.01
78	5,685.55
79	5,847.33
80	6,023.08
81	6,221.62
82	6,427.36
83	6,639.33
84	6,858.38
85	7,084.52
86	7,318.52
87	7,560.05
88	7,809.53
89	8,067.31
90	8,333.71
91	8,471.17
92	8,611.02
93	8,753.27
94	8,897.49
95	9,044.22
96	9,193.56
97	9,345.30
98	9,499.34
99+	9,655.88

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan F
65	$3,815.53
66	3,964.88
67	4,120.22
68	4,281.13
69	4,448.69
70	4,622.91
71	4,804.00
72	4,992.72
73	5,189.85
74	5,395.16
75	5,609.95
76	5,834.68
77	6,070.20
78	6,317.40
79	6,496.64
80	6,692.24
81	6,913.14
82	7,141.25
83	7,376.99
84	7,620.37
85	7,871.93
86	8,131.68
87	8,400.26
88	8,677.35
89	8,963.60
90	9,259.34
91	9,412.39
92	9,567.52
93	9,725.70
94	9,886.06
95	10,049.26
96	10,214.86
97	10,383.73
98	10,555.00
99+	10,728.89

* 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 GR-A80
Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	Plan F
65	$3,181.06
66	3,305.75
67	3,435.24
68	3,569.42
69	3,709.28
70	3,854.48
71	4,005.57
72	4,162.77
73	4,327.16
74	4,498.65
75	4,677.45
76	4,864.87
77	5,061.23
78	5,267.19
79	5,416.86
80+	5,579.95

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan FH
65	$490.03
66	509.45
67	529.09
68	549.92
69	571.52
70	593.89
71	617.12
72	641.34
73	666.54
74	693.05
75	720.65
76	749.45
77	779.67
78	811.41
79	834.43
80+	859.85

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan G
65	$2,072.49
66	2,158.35
67	2,251.29
68	2,347.73
69	2,447.98
70	2,552.38
71	2,660.92
72	2,773.94
73	2,891.76
74	3,014.92
75	3,143.43
76	3,278.05
77	3,419.10
78	3,566.92
79	3,674.15
80	3,791.53
81	3,925.49
82	4,064.04
83	4,207.60
84	4,356.18
85	4,509.78
86	4,669.16
87	4,833.89
88	5,004.50
89	5,181.01
90	5,363.96
91	5,458.43
92	5,554.86
93	5,652.93
94	5,752.75
95	5,854.10
96	5,957.62
97	6,062.68
98	6,169.69
99+	6,278.67

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan G
65	$2,302.89
66	2,398.23
67	2,501.32
68	2,608.78
69	2,720.05
70	2,835.79
71	2,956.67
72	3,082.12
73	3,213.14
74	3,350.04
75	3,492.84
76	3,642.30
77	3,798.84
78	3,963.35
79	4,082.58
80	4,212.95
81	4,361.64
82	4,515.45
83	4,674.94
84	4,839.89
85	5,010.72
86	5,187.45
87	5,370.83
88	5,560.21
89	5,756.57
90	5,959.91
91	6,064.86
92	6,171.88
93	6,280.97
94	6,391.80
95	6,504.60
96	6,619.36
97	6,736.31
98	6,855.11
99+	6,976.20

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan G
65	$2,558.71
66	2,664.85
67	2,779.50
68	2,898.63
69	3,022.45
70	3,151.06
71	3,285.25
72	3,424.77
73	3,570.19
74	3,722.26
75	3,880.77
76	4,047.02
77	4,221.13
78	4,403.75
79	4,536.40
80	4,681.16
81	4,846.43
82	5,017.49
83	5,194.65
84	5,378.14
85	5,567.84
86	5,764.32
87	5,967.77
88	6,178.42
89	6,396.49
90	6,622.31
91	6,739.25
92	6,858.27
93	6,979.36
94	7,102.52
95	7,227.98
96	7,355.28
97	7,485.10
98	7,617.54
99+	7,751.72

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan G
65	$2,302.89
66	2,398.23
67	2,501.32
68	2,608.78
69	2,720.05
70	2,835.79
71	2,956.67
72	3,082.12
73	3,213.14
74	3,350.04
75	3,492.84
76	3,642.30
77	3,798.84
78	3,963.35
79	4,082.58
80	4,212.95
81	4,361.64
82	4,515.45
83	4,674.94
84	4,839.89
85	5,010.72
86	5,187.45
87	5,370.83
88	5,560.21
89	5,756.57
90	5,959.91
91	6,064.86
92	6,171.88
93	6,280.97
94	6,391.80
95	6,504.60
96	6,619.36
97	6,736.31
98	6,855.11
99+	6,976.20

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan G
65	$2,558.71
66	2,664.85
67	2,779.50
68	2,898.63
69	3,022.45
70	3,151.06
71	3,285.25
72	3,424.77
73	3,570.19
74	3,722.26
75	3,880.77
76	4,047.02
77	4,221.13
78	4,403.75
79	4,536.40
80	4,681.16
81	4,846.43
82	5,017.49
83	5,194.65
84	5,378.14
85	5,567.84
86	5,764.32
87	5,967.77
88	6,178.42
89	6,396.49
90	6,622.31
91	6,739.25
92	6,858.27
93	6,979.36
94	7,102.52
95	7,227.98
96	7,355.28
97	7,485.10
98	7,617.54
99+	7,751.72

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan G
65	$2,843.10
66	2,960.81
67	3,088.12
68	3,220.77
69	3,358.12
70	3,501.13
71	3,650.15
72	3,805.28
73	3,966.84
74	4,135.71
75	4,312.22
76	4,496.80
77	4,690.22
78	4,893.12
79	5,040.39
80	5,201.30
81	5,384.79
82	5,574.94
83	5,771.73
84	5,975.51
85	6,186.60
86	6,404.67
87	6,630.82
88	6,864.92
89	7,107.21
90	7,358.12
91	7,488.16
92	7,620.37
93	7,754.99
94	7,891.57
95	8,030.77
96	8,172.80
97	8,317.02
98	8,463.64
99+	8,613.09

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan G
65	$2,370.42
66	2,468.92
67	2,574.96
68	2,685.47
69	2,799.90
70	2,919.25
71	3,043.50
72	3,172.77
73	3,307.72
74	3,448.44
75	3,595.39
76	3,749.10
77	3,910.66
78	4,079.86
79	4,202.58
80+	4,336.65

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan K
65	$796.47
66	817.08
67	851.99
68	889.19
69	928.79
70	970.79
71	1,015.08
72	1,061.99
73	1,111.74
74	1,164.10
75	1,219.41
76	1,277.55
77	1,339.08
78	1,403.88
79	1,456.46
80	1,504.02
81	1,559.77
82	1,617.48
83	1,677.59
84	1,739.99
85	1,804.46
86	1,871.44
87	1,940.71
88	2,012.71
89	2,087.33
90	2,164.78
91	2,204.82
92	2,245.73
93	2,287.51
94	2,330.16
95	2,373.25
96	2,417.33
97	2,462.27
98	2,507.87
99+	2,554.45

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan K
65	$885.05
66	908.07
67	946.79
68	988.03
69	1,031.77
70	1,078.57
71	1,127.66
72	1,179.92
73	1,235.23
74	1,293.48
75	1,354.79
76	1,419.70
77	1,487.88
78	1,559.88
79	1,618.35
80	1,671.04
81	1,733.11
82	1,797.37
83	1,864.02
84	1,933.18
85	2,004.86
86	2,079.26
87	2,156.27
88	2,236.35
89	2,319.36
90	2,405.33
91	2,450.05
92	2,495.54
93	2,541.80
94	2,588.92
95	2,637.03
96	2,686.01
97	2,735.65
98	2,786.59
99+	2,838.30

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan K
65	$983.34
66	1,008.97
67	1,051.95
68	1,097.88
69	1,146.64
70	1,198.35
71	1,253.23
72	1,311.04
73	1,372.57
74	1,437.26
75	1,505.33
76	1,577.33
77	1,653.04
78	1,733.22
79	1,798.02
80	1,856.71
81	1,925.66
82	1,997.00
83	2,071.29
84	2,148.09
85	2,227.84
86	2,310.53
87	2,396.16
88	2,485.07
89	2,577.25
90	2,672.92
91	2,722.45
92	2,773.07
93	2,824.45
94	2,876.81
95	2,930.05
96	2,984.27
97	3,039.68
98	3,096.30
99+	3,153.68

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan K
65	$885.05
66	908.07
67	946.79
68	988.03
69	1,031.77
70	1,078.57
71	1,127.66
72	1,179.92
73	1,235.23
74	1,293.48
75	1,354.79
76	1,419.70
77	1,487.88
78	1,559.88
79	1,618.35
80	1,671.04
81	1,733.11
82	1,797.37
83	1,864.02
84	1,933.18
85	2,004.86
86	2,079.26
87	2,156.27
88	2,236.35
89	2,319.36
90	2,405.33
91	2,450.05
92	2,495.54
93	2,541.80
94	2,588.92
95	2,637.03
96	2,686.01
97	2,735.65
98	2,786.59
99+	2,838.30

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan K
65	$983.34
66	1,008.97
67	1,051.95
68	1,097.88
69	1,146.64
70	1,198.35
71	1,253.23
72	1,311.04
73	1,372.57
74	1,437.26
75	1,505.33
76	1,577.33
77	1,653.04
78	1,733.22
79	1,798.02
80	1,856.71
81	1,925.66
82	1,997.00
83	2,071.29
84	2,148.09
85	2,227.84
86	2,310.53
87	2,396.16
88	2,485.07
89	2,577.25
90	2,672.92
91	2,722.45
92	2,773.07
93	2,824.45
94	2,876.81
95	2,930.05
96	2,984.27
97	3,039.68
98	3,096.30
99+	3,153.68

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan K
65	$1,092.75
66	1,121.01
67	1,168.68
68	1,219.84
69	1,273.95
70	1,331.44
71	1,392.53
72	1,456.90
73	1,525.08
74	1,596.97
75	1,672.57
76	1,752.53
77	1,836.86
78	1,925.77
79	1,997.87
80	2,063.22
81	2,139.58
82	2,218.89
83	2,301.36
84	2,386.78
85	2,475.36
86	2,567.11
87	2,662.56
88	2,761.29
89	2,863.83
90	2,969.98
91	3,025.17
92	3,081.14
93	3,138.30
94	3,196.45
95	3,255.68
96	3,316.01
97	3,377.43
98	3,440.15
99+	3,504.08

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan K
65	$911.23
66	934.57
67	974.50
68	1,017.16
69	1,062.21
70	1,110.21
71	1,160.83
72	1,214.72
73	1,271.44
74	1,331.44
75	1,394.72
76	1,461.26
77	1,531.73
78	1,605.70
79	1,665.80
80+	1,720.24

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan L
65	$1,556.06
66	1,604.17
67	1,663.40
68	1,726.89
69	1,793.55
70	1,863.69
71	1,937.98
72	2,016.09
73	2,098.24
74	2,184.96
75	2,276.16
76	2,372.16
77	2,473.40
78	2,580.09
79	2,660.49
80	2,735.21
81	2,825.87
82	2,919.58
83	3,016.01
84	3,116.16
85	3,219.14
86	3,325.83
87	3,435.90
88	3,549.57
89	3,667.28
90	3,788.59
91	3,851.10
92	3,914.69
93	3,979.60
94	4,045.49
95	4,112.47
96	4,180.66
97	4,249.60
98	4,319.85
99+	4,391.75

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan L
65	$1,728.75
66	1,782.20
67	1,848.42
68	1,918.78
69	1,992.75
70	2,070.75
71	2,153.33
72	2,239.84
73	2,331.58
74	2,427.47
75	2,529.03
76	2,635.61
77	2,748.09
78	2,866.99
79	2,956.45
80	3,039.36
81	3,139.94
82	3,243.68
83	3,351.24
84	3,461.97
85	3,576.52
86	3,694.99
87	3,817.17
88	3,943.39
89	4,074.18
90	4,209.02
91	4,278.62
92	4,349.31
93	4,421.20
94	4,494.40
95	4,568.69
96	4,644.51
97	4,721.42
98	4,799.52
99+	4,878.94

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan L
65	$1,920.97
66	1,980.53
67	2,054.06
68	2,131.95
69	2,214.09
70	2,300.93
71	2,392.56
72	2,488.89
73	2,590.34
74	2,697.58
75	2,810.05
76	2,928.52
77	3,053.54
78	3,185.65
79	3,284.92
80	3,376.77
81	3,488.70
82	3,604.22
83	3,723.57
84	3,846.73
85	3,974.04
86	4,105.49
87	4,241.53
88	4,381.71
89	4,526.69
90	4,676.58
91	4,754.03
92	4,832.36
93	4,912.54
94	4,993.92
95	5,076.61
96	5,160.61
97	5,246.14
98	5,332.76
99+	5,421.23

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan L
65	$1,728.75
66	1,782.20
67	1,848.42
68	1,918.78
69	1,992.75
70	2,070.75
71	2,153.33
72	2,239.84
73	2,331.58
74	2,427.47
75	2,529.03
76	2,635.61
77	2,748.09
78	2,866.99
79	2,956.45
80	3,039.36
81	3,139.94
82	3,243.68
83	3,351.24
84	3,461.97
85	3,576.52
86	3,694.99
87	3,817.17
88	3,943.39
89	4,074.18
90	4,209.02
91	4,278.62
92	4,349.31
93	4,421.20
94	4,494.40
95	4,568.69
96	4,644.51
97	4,721.42
98	4,799.52
99+	4,878.94

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan L
65	$1,920.97
66	1,980.53
67	2,054.06
68	2,131.95
69	2,214.09
70	2,300.93
71	2,392.56
72	2,488.89
73	2,590.34
74	2,697.58
75	2,810.05
76	2,928.52
77	3,053.54
78	3,185.65
79	3,284.92
80	3,376.77
81	3,488.70
82	3,604.22
83	3,723.57
84	3,846.73
85	3,974.04
86	4,105.49
87	4,241.53
88	4,381.71
89	4,526.69
90	4,676.58
91	4,754.03
92	4,832.36
93	4,912.54
94	4,993.92
95	5,076.61
96	5,160.61
97	5,246.14
98	5,332.76
99+	5,421.23

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan L
65	$2,134.02
66	2,200.24
67	2,282.16
68	2,368.67
69	2,459.98
70	2,556.96
71	2,658.41
72	2,765.43
73	2,878.56
74	2,997.14
75	3,122.16
76	3,253.94
77	3,392.81
78	3,539.64
79	3,650.04
80	3,752.15
81	3,876.19
82	4,004.58
83	4,137.13
84	4,273.93
85	4,415.53
86	4,561.71
87	4,712.69
88	4,868.47
89	5,029.70
90	5,196.39
91	5,282.14
92	5,369.52
93	5,458.65
94	5,548.75
95	5,640.72
96	5,734.10
97	5,828.90
98	5,925.22
99+	6,023.51

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan L
65	$1,779.26
66	1,834.57
67	1,902.86
68	1,975.29
69	2,051.22
70	2,131.84
71	2,216.49
72	2,305.73
73	2,399.87
74	2,499.14
75	2,603.32
76	2,713.40
77	2,828.81
78	2,950.99
79	3,043.39
80+	3,128.70

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan M
65	$1,945.62
66	2,032.02
67	2,122.24
68	2,215.29
69	2,312.27
70	2,413.29
71	2,518.34
72	2,628.09
73	2,742.20
74	2,861.65
75	2,986.45
76	3,117.03
77	3,254.37
78	3,398.26
79	3,500.37
80	3,573.02
81	3,685.06
82	3,800.80
83	3,920.04
84	4,043.20
85	4,170.18
86	4,301.09
87	4,436.25
88	4,575.45
89	4,719.12
90	4,867.16
91	4,943.63
92	5,021.52
93	5,100.07
94	5,180.25
95	5,261.52
96	5,344.10
97	5,427.88
98	5,513.30
99+	5,599.70

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan M
65	$2,161.95
66	2,258.05
67	2,357.76
68	2,461.62
69	2,569.29
70	2,681.43
71	2,798.27
72	2,919.90
73	3,046.99
74	3,179.54
75	3,318.30
76	3,463.72
77	3,615.90
78	3,775.93
79	3,889.28
80	3,969.89
81	4,094.80
82	4,223.31
83	4,355.96
84	4,492.65
85	4,633.60
86	4,779.23
87	4,929.23
88	5,083.92
89	5,243.63
90	5,408.03
91	5,492.90
92	5,579.30
93	5,667.01
94	5,756.02
95	5,846.46
96	5,938.31
97	6,031.80
98	6,126.28
99+	6,222.38

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan M
65	$2,402.16
66	2,508.96
67	2,620.01
68	2,734.89
69	2,854.89
70	2,979.36
71	3,109.17
72	3,244.23
73	3,385.61
74	3,532.88
75	3,687.02
76	3,848.48
77	4,017.57
78	4,195.71
79	4,321.60
80	4,411.16
81	4,549.71
82	4,692.62
83	4,839.78
84	4,991.96
85	5,148.50
86	5,310.17
87	5,477.08
88	5,649.01
89	5,826.39
90	6,009.11
91	6,103.69
92	6,199.58
93	6,296.78
94	6,395.51
95	6,496.31
96	6,598.20
97	6,701.40
98	6,806.78
99+	6,913.58

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan M
65	$2,161.95
66	2,258.05
67	2,357.76
68	2,461.62
69	2,569.29
70	2,681.43
71	2,798.27
72	2,919.90
73	3,046.99
74	3,179.54
75	3,318.30
76	3,463.72
77	3,615.90
78	3,775.93
79	3,889.28
80	3,969.89
81	4,094.80
82	4,223.31
83	4,355.96
84	4,492.65
85	4,633.60
86	4,779.23
87	4,929.23
88	5,083.92
89	5,243.63
90	5,408.03
91	5,492.90
92	5,579.30
93	5,667.01
94	5,756.02
95	5,846.46
96	5,938.31
97	6,031.80
98	6,126.28
99+	6,222.38

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan M
65	$2,402.16
66	2,508.96
67	2,620.01
68	2,734.89
69	2,854.89
70	2,979.36
71	3,109.17
72	3,244.23
73	3,385.61
74	3,532.88
75	3,687.02
76	3,848.48
77	4,017.57
78	4,195.71
79	4,321.60
80	4,411.16
81	4,549.71
82	4,692.62
83	4,839.78
84	4,991.96
85	5,148.50
86	5,310.17
87	5,477.08
88	5,649.01
89	5,826.39
90	6,009.11
91	6,103.69
92	6,199.58
93	6,296.78
94	6,395.51
95	6,496.31
96	6,598.20
97	6,701.40
98	6,806.78
99+	6,913.58

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan M
65	$2,669.21
66	2,787.58
67	2,910.85
68	3,039.03
69	3,172.12
70	3,310.66
71	3,454.44
72	3,605.10
73	3,761.86
74	3,925.39
75	4,096.77
76	4,276.11
77	4,464.40
78	4,661.96
79	4,801.81
80	4,901.41
81	5,055.12
82	5,214.07
83	5,377.92
84	5,546.57
85	5,720.79
86	5,900.46
87	6,085.80
88	6,276.60
89	6,473.62
90	6,676.74
91	6,781.91
92	6,888.49
93	6,996.49
94	7,106.45
95	7,217.83
96	7,331.07
97	7,446.27
98	7,563.21
99+	7,681.79

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan M
65	$2,225.33
66	2,324.38
67	2,427.14
68	2,533.62
69	2,644.78
70	2,760.30
71	2,880.52
72	3,005.76
73	3,136.34
74	3,273.25
75	3,415.94
76	3,565.72
77	3,722.37
78	3,886.88
79	4,003.49
80+	4,086.51

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan N
65	$1,181.77
66	1,241.44
67	1,308.97
68	1,378.90
69	1,451.88
70	1,527.81
71	1,606.24
72	1,688.71
73	1,774.13
74	1,863.69
75	1,957.18
76	2,054.82
77	2,157.15
78	2,264.60
79	2,342.71
80	2,428.02
81	2,526.09
82	2,628.20
83	2,734.01
84	2,844.85
85	2,959.72
86	3,079.28
87	3,203.65
88	3,333.03
89	3,467.75
90	3,607.82
91	3,680.59
92	3,755.10
93	3,830.91
94	3,908.37
95	3,987.24
96	4,067.75
97	4,150.00
98	4,234.00
99+	4,319.42

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan N
65	$1,313.23
66	1,379.22
67	1,454.28
68	1,532.28
69	1,613.22
70	1,697.55
71	1,784.93
72	1,876.35
73	1,971.37
74	2,070.75
75	2,174.49
76	2,283.04
77	2,396.93
78	2,516.27
79	2,603.11
80	2,697.80
81	2,806.78
82	2,920.12
83	3,038.05
84	3,160.88
85	3,288.52
86	3,421.28
87	3,559.50
88	3,703.17
89	3,852.84
90	4,008.40
91	4,089.35
92	4,172.04
93	4,256.36
94	4,342.22
95	4,429.82
96	4,519.49
97	4,610.69
98	4,703.85
99+	4,798.76

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan N
65	$1,458.97
66	1,532.71
67	1,615.84
68	1,702.46
69	1,792.57
70	1,886.06
71	1,983.15
72	2,084.71
73	2,190.42
74	2,300.93
75	2,416.02
76	2,536.89
77	2,663.54
78	2,795.76
79	2,892.41
80	2,997.47
81	3,118.56
82	3,244.45
83	3,375.57
84	3,511.93
85	3,653.86
86	3,801.46
87	3,955.06
88	4,114.77
89	4,281.24
90	4,454.25
91	4,544.25
92	4,636.00
93	4,729.60
94	4,825.05
95	4,922.58
96	5,021.96
97	5,123.19
98	5,226.94
99+	5,332.43

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan N
65	$1,313.23
66	1,379.22
67	1,454.28
68	1,532.28
69	1,613.22
70	1,697.55
71	1,784.93
72	1,876.35
73	1,971.37
74	2,070.75
75	2,174.49
76	2,283.04
77	2,396.93
78	2,516.27
79	2,603.11
80	2,697.80
81	2,806.78
82	2,920.12
83	3,038.05
84	3,160.88
85	3,288.52
86	3,421.28
87	3,559.50
88	3,703.17
89	3,852.84
90	4,008.40
91	4,089.35
92	4,172.04
93	4,256.36
94	4,342.22
95	4,429.82
96	4,519.49
97	4,610.69
98	4,703.85
99+	4,798.76

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan N
65	$1,458.97
66	1,532.71
67	1,615.84
68	1,702.46
69	1,792.57
70	1,886.06
71	1,983.15
72	2,084.71
73	2,190.42
74	2,300.93
75	2,416.02
76	2,536.89
77	2,663.54
78	2,795.76
79	2,892.41
80	2,997.47
81	3,118.56
82	3,244.45
83	3,375.57
84	3,511.93
85	3,653.86
86	3,801.46
87	3,955.06
88	4,114.77
89	4,281.24
90	4,454.25
91	4,544.25
92	4,636.00
93	4,729.60
94	4,825.05
95	4,922.58
96	5,021.96
97	5,123.19
98	5,226.94
99+	5,332.43

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan N
65	$1,620.97
66	1,702.89
67	1,795.29
68	1,891.62
69	1,991.66
70	2,095.51
71	2,203.73
72	2,316.42
73	2,433.80
74	2,556.74
75	2,684.70
76	2,818.56
77	2,959.39
78	3,106.56
79	3,213.79
80	3,330.52
81	3,465.13
82	3,605.10
83	3,750.62
84	3,902.15
85	4,059.78
86	4,223.75
87	4,394.47
88	4,571.96
89	4,756.98
90	4,949.30
91	5,049.12
92	5,151.12
93	5,255.08
94	5,361.23
95	5,469.45
96	5,579.95
97	5,692.75
98	5,807.62
99+	5,925.22

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan N
65	$1,351.63
66	1,419.70
67	1,497.15
68	1,577.44
69	1,660.57
70	1,747.29
71	1,837.40
72	1,931.44
73	2,029.51
74	2,131.73
75	2,238.74
76	2,350.13
77	2,467.40
78	2,590.23
79	2,679.69
80+	2,777.10

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

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

Colonial Penn Life Insurance Company

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

Current Rates

Annual Rates* - Preferred Risk - Female

Attained Age	Plan A	Plan B	Plan D	Plan F	Plan FH	Plan G	Plan K	Plan L	Plan M	Plan N
65	$2,370.74	$1,896.53	$1,304.39	$2,623.83	$420.11	$1,901.33	$751.41	$1,468.02	$1,835.44	$1,152.97
66	2,457.80	1,970.60	1,370.39	2,726.92	436.58	1,980.09	770.83	1,513.41	1,917.04	1,211.12
67	2,563.07	2,051.44	1,445.01	2,833.29	453.60	2,065.40	803.78	1,569.26	2,002.13	1,277.01
68	2,670.85	2,134.56	1,522.57	2,944.12	471.38	2,153.87	838.90	1,629.15	2,089.95	1,345.30
69	2,782.56	2,220.53	1,603.08	3,059.21	489.81	2,245.84	876.21	1,691.99	2,181.36	1,416.42
70	2,897.76	2,308.89	1,686.75	3,178.99	508.90	2,341.62	915.81	1,758.20	2,276.71	1,490.50
71	3,015.79	2,400.09	1,774.02	3,303.79	528.98	2,441.22	957.59	1,828.24	2,375.76	1,567.08
72	3,137.97	2,493.91	1,864.68	3,433.72	549.81	2,544.85	1,001.88	1,901.98	2,479.29	1,647.48
73	3,263.43	2,591.00	1,959.47	3,569.21	571.30	2,652.96	1,048.79	1,979.44	2,586.96	1,730.82
74	3,392.92	2,690.60	2,058.31	3,710.48	594.10	2,765.98	1,098.21	2,061.26	2,699.65	1,818.20
75	3,526.33	2,793.58	2,161.62	3,857.97	617.56	2,883.90	1,150.35	2,147.33	2,817.36	1,909.40
76	3,664.33	2,899.83	2,269.62	4,012.88	642.32	3,007.39	1,205.23	2,237.87	2,940.63	2,004.75
77	3,806.37	3,009.14	2,382.85	4,174.55	668.39	3,136.77	1,263.26	2,333.44	3,070.12	2,104.56
78	3,952.77	3,122.05	2,501.65	4,344.51	695.56	3,272.37	1,324.46	2,434.02	3,205.94	2,209.40
79	4,035.68	3,193.39	2,551.72	4,468.00	715.30	3,370.77	1,373.99	2,509.94	3,302.26	2,285.54
80	4,120.11	3,266.37	2,602.67	4,602.51	736.79	3,478.44	1,418.93	2,580.41	3,370.77	2,368.78
81	4,227.56	3,355.17	2,654.81	4,754.58	761.23	3,601.39	1,471.52	2,665.94	3,476.48	2,464.45
82	4,337.85	3,446.59	2,707.83	4,911.45	786.32	3,728.48	1,525.95	2,754.30	3,585.68	2,564.05
83	4,450.76	3,540.19	2,762.05	5,073.45	812.39	3,860.15	1,582.68	2,845.29	3,698.15	2,667.36
84	4,567.38	3,636.41	2,817.25	5,240.79	839.34	3,996.51	1,641.48	2,939.76	3,814.33	2,775.47
85	4,686.40	3,735.46	2,873.65	5,414.14	867.16	4,137.46	1,702.35	3,036.96	3,934.11	2,887.50
86	4,808.69	3,837.13	2,931.14	5,592.39	895.85	4,283.64	1,765.51	3,137.54	4,057.60	3,004.23
87	4,934.47	3,941.42	2,989.72	5,777.19	925.41	4,434.73	1,830.86	3,241.39	4,185.13	3,125.54
88	5,062.98	4,048.55	3,049.50	5,967.77	956.06	4,591.27	1,898.82	3,348.63	4,316.47	3,251.75
89	5,195.41	4,158.73	3,110.48	6,164.68	987.70	4,753.27	1,969.18	3,459.68	4,451.96	3,383.21
90	5,330.46	4,271.86	3,172.66	6,368.24	1,020.32	4,921.05	2,042.27	3,574.12	4,591.71	3,519.79
91	5,400.39	4,329.89	3,236.15	6,473.51	1,037.23	5,007.78	2,080.02	3,633.13	4,663.82	3,590.81
92	5,471.08	4,388.80	3,300.85	6,580.20	1,054.46	5,096.25	2,118.64	3,693.13	4,737.23	3,663.46
93	5,542.10	4,448.69	3,366.84	6,688.74	1,071.92	5,186.14	2,158.02	3,754.33	4,811.41	3,737.42
94	5,614.43	4,509.02	3,434.26	6,799.03	1,089.59	5,277.77	2,198.27	3,816.51	4,887.01	3,813.02
95	5,687.84	4,570.54	3,502.88	6,911.29	1,107.59	5,370.72	2,238.96	3,879.68	4,963.70	3,890.04
96	5,762.24	4,632.83	3,573.02	7,025.51	1,125.92	5,465.74	2,280.53	3,944.04	5,041.59	3,968.59
97	5,837.51	4,695.78	3,644.48	7,141.47	1,144.57	5,562.06	2,322.85	4,009.06	5,120.68	4,048.77
98	5,913.55	4,759.71	3,717.35	7,259.18	1,163.44	5,660.24	2,365.94	4,075.38	5,201.19	4,130.69
99+	5,990.57	4,824.18	3,791.64	7,378.96	1,182.75	5,760.28	2,409.91	4,143.13	5,282.68	4,214.04

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

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

Colonial Penn Life Insurance Company

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

Current Rates

Annual Rates* - Standard Risk - Female

Attained Age	Plan A	Plan B	Plan D	Plan F	Plan FH	Plan G	Plan K	Plan L	Plan M	Plan N
65	$2,634.41	$2,107.62	$1,449.37	$2,915.43	$466.80	$2,112.75	$834.97	$1,630.90	$2,039.55	$1,281.15
66	2,730.96	2,189.55	1,522.68	3,029.87	485.12	2,200.24	856.68	1,681.30	2,130.20	1,345.63
67	2,847.69	2,279.22	1,605.59	3,148.45	504.00	2,294.82	893.23	1,743.80	2,224.35	1,418.82
68	2,967.90	2,371.83	1,691.77	3,271.72	523.63	2,393.33	932.06	1,810.13	2,322.31	1,494.86
69	3,091.83	2,467.29	1,781.22	3,399.57	544.25	2,495.43	973.41	1,879.95	2,423.87	1,573.84
70	3,219.57	2,565.36	1,874.17	3,532.44	565.63	2,601.69	1,017.48	1,953.58	2,529.69	1,656.10
71	3,351.24	2,666.60	1,971.15	3,670.77	587.78	2,712.52	1,063.85	2,031.47	2,639.87	1,741.40
72	3,486.30	2,771.00	2,071.95	3,815.10	610.90	2,827.61	1,113.15	2,113.07	2,754.63	1,830.53
73	3,626.04	2,878.78	2,177.22	3,965.64	634.79	2,947.83	1,165.30	2,199.58	2,874.52	1,923.26
74	3,769.93	2,989.50	2,286.96	4,122.40	660.10	3,073.39	1,220.28	2,290.02	2,999.54	2,020.24
75	3,918.29	3,103.83	2,401.83	4,286.91	686.18	3,204.41	1,278.10	2,385.91	3,130.45	2,121.47
76	4,071.46	3,221.97	2,521.83	4,458.62	713.78	3,341.54	1,339.30	2,486.38	3,267.68	2,227.40
77	4,229.31	3,343.72	2,647.61	4,638.51	742.58	3,485.21	1,403.66	2,592.52	3,411.24	2,338.45
78	4,391.96	3,469.06	2,779.61	4,827.12	772.90	3,636.08	1,471.62	2,704.67	3,562.22	2,454.85
79	4,484.14	3,548.15	2,835.25	4,964.58	794.72	3,745.50	1,526.71	2,789.10	3,669.13	2,539.62
80	4,577.63	3,629.32	2,891.87	5,114.03	818.72	3,865.06	1,576.46	2,867.32	3,745.17	2,632.01
81	4,697.20	3,728.15	2,949.79	5,282.79	845.88	4,001.53	1,635.04	2,962.23	3,862.99	2,738.27
82	4,819.81	3,829.50	3,008.70	5,457.01	873.92	4,142.58	1,695.59	3,060.08	3,984.29	2,848.89
83	4,945.60	3,933.68	3,068.92	5,637.12	902.83	4,288.98	1,758.53	3,161.54	4,109.42	2,963.98
84	5,074.76	4,040.48	3,130.34	5,823.22	932.83	4,440.29	1,823.77	3,266.05	4,238.36	3,083.76
85	5,207.08	4,150.33	3,192.96	6,015.33	963.59	4,596.94	1,891.40	3,374.04	4,371.35	3,208.34
86	5,343.01	4,263.13	3,256.77	6,213.77	995.56	4,759.16	1,961.55	3,485.86	4,508.69	3,337.83
87	5,482.75	4,379.20	3,321.90	6,418.86	1,028.50	4,927.38	2,034.20	3,601.06	4,650.18	3,472.66
88	5,625.55	4,498.33	3,388.34	6,630.71	1,062.54	5,101.16	2,109.80	3,720.19	4,796.14	3,612.84
89	5,772.39	4,620.62	3,456.08	6,849.54	1,097.66	5,281.27	2,188.13	3,843.57	4,946.80	3,758.91
90	5,923.15	4,746.18	3,525.24	7,075.58	1,134.10	5,467.81	2,269.18	3,970.77	5,101.92	3,910.66
91	6,000.39	4,810.87	3,595.72	7,192.30	1,152.86	5,564.14	2,311.40	4,036.44	5,181.99	3,989.64
92	6,078.93	4,876.21	3,667.61	7,310.88	1,171.95	5,662.32	2,354.27	4,103.09	5,263.48	4,070.26
93	6,158.13	4,942.54	3,741.02	7,431.54	1,191.26	5,762.35	2,397.91	4,170.95	5,346.28	4,152.51
94	6,238.64	5,009.74	3,815.86	7,554.05	1,211.01	5,864.02	2,442.42	4,240.00	5,430.17	4,236.29
95	6,319.91	5,077.81	3,892.11	7,678.63	1,230.97	5,967.55	2,487.80	4,310.04	5,515.48	4,321.82
96	6,402.38	5,146.98	3,970.00	7,805.72	1,251.37	6,072.82	2,533.94	4,381.60	5,602.21	4,409.31
97	6,485.95	5,216.90	4,049.42	7,934.22	1,272.10	6,180.06	2,580.85	4,454.14	5,690.35	4,498.22
98	6,570.60	5,287.81	4,130.37	8,065.24	1,293.04	6,289.04	2,628.85	4,527.89	5,779.48	4,589.09
99+	6,656.45	5,359.70	4,212.95	8,198.44	1,314.43	6,400.20	2,677.61	4,602.73	5,870.13	4,681.71

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

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

Colonial Penn Life Insurance Company

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

Current Rates

Annual Rates* - Substandard Risk - Female

Attained Age	Plan A	Plan B	Plan D	Plan F	Plan FH	Plan G	Plan K	Plan L	Plan M	Plan N
65	$2,927.10	$2,341.51	$1,610.39	$3,239.43	$518.61	$2,347.40	$927.70	$1,812.20	$2,266.24	$1,423.41
66	3,034.34	2,432.93	1,691.88	3,366.52	539.01	2,444.82	951.81	1,868.38	2,366.93	1,495.30
67	3,164.37	2,532.52	1,784.06	3,498.08	559.96	2,549.98	992.39	1,937.77	2,471.76	1,576.46
68	3,297.79	2,635.40	1,879.73	3,634.88	581.89	2,659.29	1,035.70	2,011.29	2,580.09	1,660.90
69	3,435.46	2,741.43	1,979.11	3,777.13	604.79	2,772.85	1,081.74	2,088.75	2,693.32	1,748.82
70	3,577.28	2,850.41	2,082.42	3,924.95	628.47	2,890.89	1,130.50	2,170.67	2,810.70	1,840.02
71	3,723.35	2,963.10	2,190.09	4,078.88	653.01	3,013.94	1,182.32	2,257.18	2,933.21	1,934.82
72	3,874.00	3,079.07	2,302.13	4,239.24	678.76	3,142.01	1,236.86	2,348.05	3,060.63	2,033.87
73	4,029.13	3,198.63	2,419.07	4,406.36	705.38	3,275.43	1,294.90	2,443.73	3,193.94	2,136.96
74	4,188.84	3,321.79	2,541.03	4,580.80	733.41	3,414.95	1,355.88	2,544.85	3,332.92	2,244.85
75	4,354.00	3,448.88	2,668.67	4,763.31	762.54	3,560.37	1,420.13	2,651.00	3,478.33	2,357.11
76	4,523.96	3,580.01	2,801.98	4,954.00	793.19	3,712.88	1,488.10	2,762.70	3,630.62	2,475.03
77	4,699.16	3,715.17	2,941.83	5,153.74	825.16	3,872.59	1,559.44	2,880.74	3,790.11	2,598.52
78	4,880.36	3,854.59	3,088.45	5,363.74	858.76	4,040.15	1,635.15	3,005.32	3,958.22	2,727.58
79	4,982.36	3,942.51	3,150.19	5,516.35	883.08	4,161.78	1,696.24	3,099.03	4,077.02	2,821.83
80	5,086.76	4,032.73	3,213.25	5,682.17	909.81	4,294.66	1,751.66	3,185.65	4,161.46	2,924.38
81	5,219.52	4,142.37	3,277.50	5,869.48	939.92	4,446.29	1,816.68	3,291.25	4,292.15	3,042.52
82	5,355.56	4,254.95	3,343.06	6,063.55	971.12	4,603.16	1,883.98	3,400.23	4,426.98	3,165.36
83	5,495.41	4,370.80	3,409.94	6,263.51	1,003.19	4,765.71	1,954.02	3,512.81	4,565.85	3,293.21
84	5,638.86	4,489.71	3,478.12	6,470.13	1,036.36	4,934.03	2,026.46	3,628.99	4,709.42	3,426.30
85	5,786.13	4,611.78	3,547.72	6,683.51	1,070.61	5,108.14	2,101.73	3,749.10	4,857.12	3,564.73
86	5,936.90	4,737.23	3,618.62	6,904.31	1,106.06	5,288.36	2,179.73	3,873.13	5,009.63	3,708.73
87	6,092.13	4,865.96	3,690.95	7,132.09	1,142.61	5,475.01	2,260.56	4,001.42	5,167.05	3,858.62
88	6,250.97	4,998.50	3,764.80	7,367.50	1,180.46	5,668.32	2,344.45	4,133.64	5,329.26	4,014.40
89	6,414.06	5,134.54	3,840.08	7,610.66	1,219.52	5,868.39	2,431.40	4,270.44	5,496.61	4,176.84
90	6,581.62	5,274.07	3,916.88	7,862.01	1,259.88	6,075.55	2,521.62	4,411.82	5,668.97	4,345.60
91	6,667.36	5,346.06	3,995.31	7,991.72	1,280.72	6,182.78	2,568.31	4,484.91	5,758.21	4,433.42
92	6,754.53	5,418.50	4,075.17	8,123.61	1,301.88	6,291.98	2,616.09	4,558.87	5,848.64	4,522.87
93	6,842.34	5,492.35	4,156.66	8,257.79	1,323.48	6,403.04	2,664.52	4,634.47	5,940.39	4,614.29
94	6,931.91	5,566.97	4,239.78	8,393.82	1,345.41	6,516.05	2,713.94	4,711.27	6,033.55	4,707.34
95	7,022.12	5,642.68	4,324.65	8,532.26	1,367.66	6,631.14	2,764.23	4,789.27	6,128.57	4,802.47
96	7,113.76	5,719.37	4,411.05	8,673.20	1,390.24	6,747.98	2,815.39	4,868.47	6,224.68	4,899.45
97	7,206.70	5,797.26	4,499.31	8,816.33	1,413.26	6,867.11	2,867.65	4,949.20	6,322.09	4,998.29
98	7,300.74	5,876.24	4,589.31	8,961.63	1,436.61	6,988.52	2,920.99	5,030.90	6,421.47	5,099.41
99+	7,396.30	5,956.10	4,681.05	9,109.34	1,460.50	7,111.69	2,975.21	5,114.36	6,522.27	5,202.39

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

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

Colonial Penn Life Insurance Company

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

Current Rates

Annual Rates* - Preferred Risk - Male

Attained Age	Plan A	Plan B	Plan D	Plan F	Plan FH	Plan G	Plan K	Plan L	Plan M	Plan N
65	$2,634.41	$2,107.62	$1,449.37	$2,915.43	$466.80	$2,112.75	$834.97	$1,630.90	$2,039.55	$1,281.15
66	2,730.96	2,189.55	1,522.68	3,029.87	485.12	2,200.24	856.68	1,681.30	2,130.20	1,345.63
67	2,847.69	2,279.22	1,605.59	3,148.45	504.00	2,294.82	893.23	1,743.80	2,224.35	1,418.82
68	2,967.90	2,371.83	1,691.77	3,271.72	523.63	2,393.33	932.06	1,810.13	2,322.31	1,494.86
69	3,091.83	2,467.29	1,781.22	3,399.57	544.25	2,495.43	973.41	1,879.95	2,423.87	1,573.84
70	3,219.57	2,565.36	1,874.17	3,532.44	565.63	2,601.69	1,017.48	1,953.58	2,529.69	1,656.10
71	3,351.24	2,666.60	1,971.15	3,670.77	587.78	2,712.52	1,063.85	2,031.47	2,639.87	1,741.40
72	3,486.30	2,771.00	2,071.95	3,815.10	610.90	2,827.61	1,113.15	2,113.07	2,754.63	1,830.53
73	3,626.04	2,878.78	2,177.22	3,965.64	634.79	2,947.83	1,165.30	2,199.58	2,874.52	1,923.26
74	3,769.93	2,989.50	2,286.96	4,122.40	660.10	3,073.39	1,220.28	2,290.02	2,999.54	2,020.24
75	3,918.29	3,103.83	2,401.83	4,286.91	686.18	3,204.41	1,278.10	2,385.91	3,130.45	2,121.47
76	4,071.46	3,221.97	2,521.83	4,458.62	713.78	3,341.54	1,339.30	2,486.38	3,267.68	2,227.40
77	4,229.31	3,343.72	2,647.61	4,638.51	742.58	3,485.21	1,403.66	2,592.52	3,411.24	2,338.45
78	4,391.96	3,469.06	2,779.61	4,827.12	772.90	3,636.08	1,471.62	2,704.67	3,562.22	2,454.85
79	4,484.14	3,548.15	2,835.25	4,964.58	794.72	3,745.50	1,526.71	2,789.10	3,669.13	2,539.62
80	4,577.63	3,629.32	2,891.87	5,114.03	818.72	3,865.06	1,576.46	2,867.32	3,745.17	2,632.01
81	4,697.20	3,728.15	2,949.79	5,282.79	845.88	4,001.53	1,635.04	2,962.23	3,862.99	2,738.27
82	4,819.81	3,829.50	3,008.70	5,457.01	873.92	4,142.58	1,695.59	3,060.08	3,984.29	2,848.89
83	4,945.60	3,933.68	3,068.92	5,637.12	902.83	4,288.98	1,758.53	3,161.54	4,109.42	2,963.98
84	5,074.76	4,040.48	3,130.34	5,823.22	932.83	4,440.29	1,823.77	3,266.05	4,238.36	3,083.76
85	5,207.08	4,150.33	3,192.96	6,015.33	963.59	4,596.94	1,891.40	3,374.04	4,371.35	3,208.34
86	5,343.01	4,263.13	3,256.77	6,213.77	995.56	4,759.16	1,961.55	3,485.86	4,508.69	3,337.83
87	5,482.75	4,379.20	3,321.90	6,418.86	1,028.50	4,927.38	2,034.20	3,601.06	4,650.18	3,472.66
88	5,625.55	4,498.33	3,388.34	6,630.71	1,062.54	5,101.16	2,109.80	3,720.19	4,796.14	3,612.84
89	5,772.39	4,620.62	3,456.08	6,849.54	1,097.66	5,281.27	2,188.13	3,843.57	4,946.80	3,758.91
90	5,923.15	4,746.18	3,525.24	7,075.58	1,134.10	5,467.81	2,269.18	3,970.77	5,101.92	3,910.66
91	6,000.39	4,810.87	3,595.72	7,192.30	1,152.86	5,564.14	2,311.40	4,036.44	5,181.99	3,989.64
92	6,078.93	4,876.21	3,667.61	7,310.88	1,171.95	5,662.32	2,354.27	4,103.09	5,263.48	4,070.26
93	6,158.13	4,942.54	3,741.02	7,431.54	1,191.26	5,762.35	2,397.91	4,170.95	5,346.28	4,152.51
94	6,238.64	5,009.74	3,815.86	7,554.05	1,211.01	5,864.02	2,442.42	4,240.00	5,430.17	4,236.29
95	6,319.91	5,077.81	3,892.11	7,678.63	1,230.97	5,967.55	2,487.80	4,310.04	5,515.48	4,321.82
96	6,402.38	5,146.98	3,970.00	7,805.72	1,251.37	6,072.82	2,533.94	4,381.60	5,602.21	4,409.31
97	6,485.95	5,216.90	4,049.42	7,934.22	1,272.10	6,180.06	2,580.85	4,454.14	5,690.35	4,498.22
98	6,570.60	5,287.81	4,130.37	8,065.24	1,293.04	6,289.04	2,628.85	4,527.89	5,779.48	4,589.09
99+	6,656.45	5,359.70	4,212.95	8,198.44	1,314.43	6,400.20	2,677.61	4,602.73	5,870.13	4,681.71

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Current Rates

Attained Age	Plan A	Plan B	Plan D	Plan F	Plan FH	Plan G	Plan K	Plan L	Plan M	Plan N
65	$2,927.10	$2,341.51	$1,610.39	$3,239.43	$518.61	$2,347.40	$927.70	$1,812.20	$2,266.24	$1,423.41
66	3,034.34	2,432.93	1,691.88	3,366.52	539.01	2,444.82	951.81	1,868.38	2,366.93	1,495.30
67	3,164.37	2,532.52	1,784.06	3,498.08	559.96	2,549.98	992.39	1,937.77	2,471.76	1,576.46
68	3,297.79	2,635.40	1,879.73	3,634.88	581.89	2,659.29	1,035.70	2,011.29	2,580.09	1,660.90
69	3,435.46	2,741.43	1,979.11	3,777.13	604.79	2,772.85	1,081.74	2,088.75	2,693.32	1,748.82
70	3,577.28	2,850.41	2,082.42	3,924.95	628.47	2,890.89	1,130.50	2,170.67	2,810.70	1,840.02
71	3,723.35	2,963.10	2,190.09	4,078.88	653.01	3,013.94	1,182.32	2,257.18	2,933.21	1,934.82
72	3,874.00	3,079.07	2,302.13	4,239.24	678.76	3,142.01	1,236.86	2,348.05	3,060.63	2,033.87
73	4,029.13	3,198.63	2,419.07	4,406.36	705.38	3,275.43	1,294.90	2,443.73	3,193.94	2,136.96
74	4,188.84	3,321.79	2,541.03	4,580.80	733.41	3,414.95	1,355.88	2,544.85	3,332.92	2,244.85
75	4,354.00	3,448.88	2,668.67	4,763.31	762.54	3,560.37	1,420.13	2,651.00	3,478.33	2,357.11
76	4,523.96	3,580.01	2,801.98	4,954.00	793.19	3,712.88	1,488.10	2,762.70	3,630.62	2,475.03
77	4,699.16	3,715.17	2,941.83	5,153.74	825.16	3,872.59	1,559.44	2,880.74	3,790.11	2,598.52
78	4,880.36	3,854.59	3,088.45	5,363.74	858.76	4,040.15	1,635.15	3,005.32	3,958.22	2,727.58
79	4,982.36	3,942.51	3,150.19	5,516.35	883.08	4,161.78	1,696.24	3,099.03	4,077.02	2,821.83
80	5,086.76	4,032.73	3,213.25	5,682.17	909.81	4,294.66	1,751.66	3,185.65	4,161.46	2,924.38
81	5,219.52	4,142.37	3,277.50	5,869.48	939.92	4,446.29	1,816.68	3,291.25	4,292.15	3,042.52
82	5,355.56	4,254.95	3,343.06	6,063.55	971.12	4,603.16	1,883.98	3,400.23	4,426.98	3,165.36
83	5,495.41	4,370.80	3,409.94	6,263.51	1,003.19	4,765.71	1,954.02	3,512.81	4,565.85	3,293.21
84	5,638.86	4,489.71	3,478.12	6,470.13	1,036.36	4,934.03	2,026.46	3,628.99	4,709.42	3,426.30
85	5,786.13	4,611.78	3,547.72	6,683.51	1,070.61	5,108.14	2,101.73	3,749.10	4,857.12	3,564.73
86	5,936.90	4,737.23	3,618.62	6,904.31	1,106.06	5,288.36	2,179.73	3,873.13	5,009.63	3,708.73
87	6,092.13	4,865.96	3,690.95	7,132.09	1,142.61	5,475.01	2,260.56	4,001.42	5,167.05	3,858.62
88	6,250.97	4,998.50	3,764.80	7,367.50	1,180.46	5,668.32	2,344.45	4,133.64	5,329.26	4,014.40
89	6,414.06	5,134.54	3,840.08	7,610.66	1,219.52	5,868.39	2,431.40	4,270.44	5,496.61	4,176.84
90	6,581.62	5,274.07	3,916.88	7,862.01	1,259.88	6,075.55	2,521.62	4,411.82	5,668.97	4,345.60
91	6,667.36	5,346.06	3,995.31	7,991.72	1,280.72	6,182.78	2,568.31	4,484.91	5,758.21	4,433.42
92	6,754.53	5,418.50	4,075.17	8,123.61	1,301.88	6,291.98	2,616.09	4,558.87	5,848.64	4,522.87
93	6,842.34	5,492.35	4,156.66	8,257.79	1,323.48	6,403.04	2,664.52	4,634.47	5,940.39	4,614.29
94	6,931.91	5,566.97	4,239.78	8,393.82	1,345.41	6,516.05	2,713.94	4,711.27	6,033.55	4,707.34
95	7,022.12	5,642.68	4,324.65	8,532.26	1,367.66	6,631.14	2,764.23	4,789.27	6,128.57	4,802.47
96	7,113.76	5,719.37	4,411.05	8,673.20	1,390.24	6,747.98	2,815.39	4,868.47	6,224.68	4,899.45
97	7,206.70	5,797.26	4,499.31	8,816.33	1,413.26	6,867.11	2,867.65	4,949.20	6,322.09	4,998.29
98	7,300.74	5,876.24	4,589.31	8,961.63	1,436.61	6,988.52	2,920.99	5,030.90	6,421.47	5,099.41
99+	7,396.30	5,956.10	4,681.05	9,109.34	1,460.50	7,111.69	2,975.21	5,114.36	6,522.27	5,202.39

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

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

Colonial Penn Life Insurance Company

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

Current Rates

Annual Rates* - Substandard Risk - Male

Attained Age	Plan A	Plan B	Plan D	Plan F	Plan FH	Plan G	Plan K	Plan L	Plan M	Plan N
65	$3,252.41	$2,601.58	$1,789.29	$3,599.53	$576.32	$2,608.34	$1,030.90	$2,013.26	$2,518.12	$1,581.48
66	3,371.86	2,703.36	1,879.84	3,740.48	598.90	2,716.34	1,057.52	2,075.66	2,629.83	1,661.33
67	3,515.64	2,814.19	1,982.27	3,886.99	622.14	2,833.18	1,102.57	2,153.00	2,746.12	1,751.55
68	3,664.33	2,928.08	2,088.53	4,038.84	646.47	2,954.81	1,150.79	2,234.60	2,866.99	1,845.48
69	3,817.39	3,046.12	2,199.04	4,196.91	671.99	3,080.81	1,201.84	2,320.78	2,992.56	1,943.11
70	3,974.91	3,167.21	2,313.80	4,361.20	698.39	3,212.05	1,256.06	2,412.20	3,123.25	2,044.35
71	4,137.02	3,292.23	2,433.47	4,532.03	725.56	3,348.74	1,313.66	2,507.98	3,258.95	2,149.95
72	4,304.47	3,421.17	2,557.94	4,710.07	754.25	3,491.10	1,374.42	2,608.89	3,400.99	2,259.91
73	4,476.84	3,554.04	2,687.87	4,896.07	783.70	3,639.35	1,438.79	2,715.58	3,548.92	2,374.45
74	4,654.22	3,690.73	2,823.47	5,089.81	814.79	3,794.26	1,506.53	2,827.50	3,703.17	2,494.34
75	4,837.71	3,832.11	2,965.18	5,292.39	847.19	3,956.15	1,577.88	2,945.43	3,864.84	2,619.25
76	5,026.54	3,977.75	3,113.32	5,504.46	881.23	4,125.46	1,653.37	3,069.79	4,034.04	2,749.83
77	5,221.27	4,127.97	3,268.66	5,726.57	916.90	4,302.95	1,732.89	3,200.81	4,211.75	2,887.18
78	5,422.75	4,282.87	3,431.64	5,959.80	954.32	4,489.05	1,816.78	3,339.24	4,398.07	3,030.74
79	5,535.77	4,380.62	3,500.26	6,128.89	981.16	4,624.22	1,884.75	3,443.43	4,529.96	3,135.36
80	5,651.84	4,480.76	3,570.30	6,313.47	1,010.83	4,771.81	1,946.38	3,539.75	4,624.00	3,249.25
81	5,799.44	4,602.40	3,641.64	6,521.84	1,044.43	4,940.14	2,018.49	3,656.81	4,768.98	3,380.59
82	5,950.53	4,727.74	3,714.51	6,737.07	1,079.01	5,114.58	2,093.33	3,777.90	4,918.98	3,517.17
83	6,106.09	4,856.36	3,788.80	6,959.40	1,114.68	5,295.12	2,171.11	3,902.91	5,073.56	3,659.10
84	6,265.48	4,988.47	3,864.51	7,189.03	1,151.55	5,482.10	2,251.73	4,031.97	5,232.61	3,807.02
85	6,428.89	5,124.28	3,941.86	7,426.30	1,189.63	5,675.73	2,335.29	4,165.60	5,397.01	3,960.73
86	6,596.56	5,263.48	4,020.73	7,671.43	1,228.90	5,875.81	2,421.80	4,303.49	5,566.43	4,120.77
87	6,768.93	5,406.94	4,101.13	7,924.73	1,269.59	6,083.29	2,511.80	4,445.96	5,741.30	4,287.24
88	6,945.54	5,553.99	4,183.17	8,186.22	1,311.70	6,298.09	2,604.96	4,592.91	5,921.30	4,460.47
89	7,126.85	5,704.86	4,266.84	8,456.22	1,355.12	6,520.42	2,701.72	4,744.98	6,107.19	4,640.91
90	7,312.74	5,860.31	4,352.15	8,735.27	1,399.95	6,750.60	2,801.87	4,902.29	6,298.86	4,828.54
91	7,408.08	5,940.06	4,439.20	8,879.60	1,423.08	6,869.83	2,853.90	4,983.12	6,398.02	4,925.96
92	7,504.96	6,020.57	4,528.00	9,026.00	1,446.53	6,991.14	2,906.70	5,065.59	6,498.60	5,025.45
93	7,602.70	6,102.49	4,618.54	9,175.23	1,470.53	7,114.63	2,960.70	5,149.70	6,600.49	5,126.90
94	7,701.86	6,185.62	4,710.83	9,326.43	1,494.86	7,239.98	3,015.47	5,234.68	6,704.24	5,230.43
95	7,802.33	6,269.62	4,805.09	9,480.47	1,519.62	7,367.72	3,071.43	5,321.41	6,809.29	5,336.03
96	7,904.23	6,354.93	4,901.20	9,636.68	1,544.71	7,497.97	3,128.26	5,409.55	6,916.09	5,443.81
97	8,007.64	6,441.33	4,999.27	9,795.95	1,570.24	7,630.30	3,186.30	5,499.01	7,024.74	5,553.88
98	8,111.71	6,529.15	5,099.19	9,957.52	1,596.31	7,764.81	3,245.43	5,589.88	7,135.14	5,666.03
99+	8,217.75	6,617.84	5,201.19	10,121.59	1,622.71	7,901.93	3,305.75	5,682.61	7,246.96	5,780.68

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

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

Colonial Penn Life Insurance Company

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

Current Rates

Annual Rates* - Male or Female

Attained Age	Plan A	Plan B	Plan D	Plan F	Plan FH	Plan G	Plan K	Plan L	Plan M	Plan N
65	$2,711.54	$2,169.36	n/a	$3,000.96	$480.43	$2,174.71	$859.63	$1,678.57	$2,099.33	$1,318.68
66	2,811.25	2,253.91	n/a	3,118.66	499.41	2,265.04	881.67	1,730.71	2,192.82	1,385.12
67	2,931.36	2,346.31	n/a	3,240.85	518.72	2,362.34	919.30	1,795.19	2,289.80	1,460.61
68	3,055.28	2,441.76	n/a	3,367.39	539.12	2,463.69	959.56	1,863.48	2,390.16	1,538.93
69	3,182.59	2,539.62	n/a	3,499.28	560.29	2,568.74	1,002.10	1,935.15	2,495.11	1,620.10
70	3,314.26	2,640.85	n/a	3,636.30	582.21	2,678.16	1,047.37	2,011.18	2,604.09	1,704.64
71	3,449.64	2,745.03	n/a	3,778.88	605.01	2,792.16	1,095.15	2,091.04	2,717.43	1,792.57
72	3,588.95	2,852.59	n/a	3,927.13	628.79	2,910.85	1,145.99	2,175.25	2,835.58	1,884.31
73	3,732.84	2,963.32	n/a	4,082.26	653.45	3,034.56	1,199.44	2,264.05	2,958.85	1,979.98
74	3,880.88	3,077.43	n/a	4,244.04	679.41	3,163.72	1,256.06	2,357.65	3,088.01	2,079.69
75	4,033.71	3,195.25	n/a	4,412.69	706.47	3,298.55	1,315.73	2,455.94	3,222.63	2,184.09
76	4,191.24	3,316.66	n/a	4,589.53	734.72	3,439.50	1,378.57	2,559.80	3,363.90	2,292.85
77	4,353.56	3,441.90	n/a	4,774.76	764.39	3,587.75	1,445.01	2,668.67	3,511.72	2,407.18
78	4,521.34	3,571.17	n/a	4,969.05	795.48	3,742.99	1,514.82	2,783.98	3,666.84	2,527.07
79	4,616.03	3,652.33	n/a	5,110.21	818.07	3,855.57	1,571.55	2,871.14	3,776.91	2,614.34
80+	4,712.91	3,735.79	n/a	5,264.14	842.94	3,978.62	1,622.82	2,951.65	3,855.24	2,709.36

* 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

Supporting Document Schedules

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

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

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

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

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

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: 2020 CPL-GR-A80
Project Name/Number: /

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

Colonial Penn Life Insurance Company

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

Exhibit I

Standardized Medicare Supplement Benefit Chart

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

(1) High Deductible Plan F benefits are paid after a federally mandated calendar year deductible is met ($2,300 in 2019).

(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 ($5,560 in 2019) 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 ($2,780 in 2019) 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

2020 Rate Adjustments

Rhode Island

Plan	Rate Change
A	12.0%
B	6.0%
D	6.0%
F	6.0%
FH	2.0%
G	9.0%
K	6.0%
L	6.0%
M	6.0%
N	2.5%

Colonial Penn Life Insurance Company

Exhibit III

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80

Rhode Island Rate History

	CPL-GR-A80A	CPL-GR-A80B	CPL-GR-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%
2017	12.0%	5.0%	6.0%	2.0%	5.0%	1.9%	5.0%	5.0%	5.0%
2018	12.0%	5.5%	5.5%	0.0%	5.5%	5.5%	5.5%	5.5%	6.2%
2019	12.0%	5.5%	7.0%	0.0%	5.0%	5.5%	5.5%	5.5%	0.0%

Colonial Penn Life Insurance Company

Exhibit IV

Policy Form Series CPL-GR-A80

In-force Policy History

Rhode Island

Year-End	GR-A80A	GR-A80B	GR-A80D	GR-A80F	GR-A80FH	GR-A80G	GR-A80K	GR-A80L	GR-A80M	GR-A80N
2010	0	0	N/A	100	5	0	0	0	1	144
2011	0	1	N/A	440	18	2	0	0	2	403
2012	0	1	N/A	666	42	7	0	2	2	593
2013	0	1	N/A	846	41	13	0	9	2	693
2014	0	1	N/A	914	84	65	1	31	2	813
2015	0	1	N/A	844	103	180	3	48	2	950
2016	0	1	N/A	747	117	250	3	41	3	1,031
2017	0	1	N/A	643	132	334	3	35	2	1,040
2018	0	1	N/A	548	133	347	1	31	2	1,037
As of 6/2019	0	1	N/A	499	123	349	1	28	2	1,013

Nationwide

Year-End	GR-A80A	GR-A80B	GR-A80D	GR-A80F	GR-A80FH	GR-A80G	GR-A80K	GR-A80L	GR-A80M	GR-A80N
2010	70	12	N/A	10,707	2,354	1,444	279	139	56	15,031
2011	190	44	N/A	31,682	6,355	2,974	705	260	70	40,931
2012	265	39	N/A	47,314	8,815	4,588	775	337	75	60,003
2013	286	51	N/A	54,533	10,438	9,579	871	401	67	74,499
2014	307	64	N/A	55,584	12,324	17,133	1,133	617	58	84,982
2015	272	75	N/A	55,438	14,009	23,000	1,523	750	57	93,964
2016	248	73	N/A	56,623	15,629	27,450	1,640	747	46	101,085
2017	222	67	N/A	57,802	16,569	28,198	1,690	699	40	104,222
2018	181	57	N/A	58,991	16,864	27,378	1,642	624	42	104,663
As of 6/2019	165	53	N/A	58,021	16,134	25,779	1,447	572	39	100,054

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80A	2010	56,815	56,357	99.2%
	2011	329,264	502,385	152.6%
	2012	613,495	1,103,553	179.9%
	2013	801,969	1,465,388	182.7%
	2014	1,011,418	1,676,610	165.8%
	2015	998,090	1,580,490	158.4%
	2016	949,786	1,448,712	152.5%
	2017	975,977	1,511,735	154.9%
	2018	895,347	1,301,196	145.3%
	Total	6,632,160	10,646,425	160.5%
CPL-GR-A80B	2010	8,816	8,576	97.3%
	2011	94,994	61,514	64.8%
	2012	106,204	78,617	74.0%
	2013	125,108	72,553	58.0%
	2014	172,076	161,312	93.7%
	2015	193,027	182,177	94.4%
	2016	204,941	227,227	110.9%
	2017	201,101	185,774	92.4%
	2018	173,267	200,522	115.7%
	Total	1,279,533	1,178,272	92.1%
CPL-GR-A80F	2010	7,809,445	5,140,519	65.8%
	2011	50,458,400	35,442,650	70.2%
	2012	95,124,157	71,094,318	74.7%
	2013	128,074,351	93,410,637	72.9%
	2014	149,657,136	104,876,815	70.1%
	2015	156,312,811	108,853,745	69.6%
	2016	163,166,769	114,089,476	69.9%
	2017	172,509,181	122,394,644	70.9%
	2018	178,612,603	128,445,091	71.9%
	Total	1,101,724,853	783,747,896	71.1%
CPL-GR-A80FH	2010	547,137	114,873	21.0%
	2011	3,554,748	1,300,106	36.6%
	2012	5,812,957	2,687,478	46.2%
	2013	7,171,562	3,631,101	50.6%
	2014	8,698,056	4,706,315	54.1%
	2015	10,038,501	5,908,108	58.9%
	2016	11,337,678	6,258,571	55.2%
	2017	12,556,263	7,572,731	60.3%
	2018	12,915,471	8,308,812	64.3%
	Total	72,632,373	40,488,096	55.7%

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80G	2010	1,152,827	627,691	54.4%
	2011	5,150,046	3,034,961	58.9%
	2012	8,867,389	5,918,125	66.7%
	2013	14,945,948	10,400,115	69.6%
	2014	29,158,397	20,040,470	68.7%
	2015	43,540,143	31,407,280	72.1%
	2016	54,445,059	40,949,298	75.2%
	2017	64,122,288	47,118,445	73.5%
	2018	67,816,511	50,053,067	73.8%
	Total	289,198,609	209,549,453	72.5%
CPL-GR-A80K	2010	123,542	45,081	36.5%
	2011	730,215	348,121	47.7%
	2012	904,433	518,979	57.4%
	2013	973,023	546,504	56.2%
	2014	1,339,640	782,264	58.4%
	2015	1,825,658	1,194,971	65.5%
	2016	2,042,790	1,412,937	69.2%
	2017	2,151,406	1,453,893	67.6%
	2018	2,180,941	1,583,315	72.6%
	Total	12,271,648	7,886,066	64.3%
CPL-GR-A80L	2010	96,881	41,598	42.9%
	2011	414,956	257,046	61.9%
	2012	558,832	439,391	78.6%
	2013	661,496	560,842	84.8%
	2014	1,114,427	936,545	84.0%
	2015	1,462,132	1,292,436	88.4%
	2016	1,632,301	1,335,773	81.8%
	2017	1,653,822	1,399,551	84.6%
	2018	1,542,752	1,341,069	86.9%
	Total	9,137,599	7,604,250	83.2%
CPL-GR-A80M	2010	35,333	21,863	61.9%
	2011	130,795	77,298	59.1%
	2012	153,988	99,674	64.7%
	2013	146,525	109,096	74.5%
	2014	134,001	107,106	79.9%
	2015	129,198	96,383	74.6%
	2016	116,375	82,082	70.5%
	2017	103,517	69,620	67.3%
	2018	104,101	119,113	114.4%
	Total	1,053,834	782,235	74.2%

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80N	2010	7,660,128	4,115,636	53.7%
	2011	44,238,006	27,242,400	61.6%
	2012	77,147,332	54,064,126	70.1%
	2013	102,618,384	71,193,542	69.4%
	2014	127,735,774	88,368,935	69.2%
	2015	145,074,908	102,844,582	70.9%
	2016	161,915,590	117,299,828	72.4%
	2017	179,120,859	127,991,003	71.5%
	2018	187,800,309	139,751,134	74.4%
	Total	1,033,311,289	732,871,187	70.9%
All	2010	17,490,923	10,172,194	58.2%
	2011	105,101,423	68,266,483	65.0%
	2012	189,288,787	136,004,261	71.9%
	2013	255,518,365	181,389,777	71.0%
	2014	319,020,925	221,656,372	69.5%
	2015	359,574,467	253,360,173	70.5%
	2016	395,811,289	283,103,904	71.5%
	2017	433,394,413	309,697,396	71.5%
	2018	452,041,303	331,103,319	73.2%
	Total	**2,527,241,896**	**1,794,753,879**	**71.0%**

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80B	2011	2,059	21	1.0%
	2012	2,247	608	27.1%
	2013	2,375	508	21.4%
	2014	2,468	185	7.5%
	2015	2,564	543	21.2%
	2016	2,769	1,326	47.9%
	2017	3,018	273	9.1%
	2018	3,305	820	24.8%
	Total	20,804	4,285	20.6%
CPL-GR-A80F	2010	57,670	48,228	83.6%
	2011	655,753	595,503	90.8%
	2012	1,306,381	1,107,163	84.8%
	2013	1,867,316	1,539,482	82.4%
	2014	2,348,803	1,832,710	78.0%
	2015	2,472,478	1,937,387	78.4%
	2016	2,345,363	1,803,744	76.9%
	2017	2,256,689	1,755,837	77.8%
	2018	1,994,221	1,418,424	71.1%
	Total	15,304,674	12,038,477	78.7%
CPL-GR-A80FH	2010	1,208	0	0.0%
	2011	10,311	1,394	13.5%
	2012	23,599	10,322	43.7%
	2013	25,856	14,181	54.8%
	2014	51,088	26,179	51.2%
	2015	64,848	37,949	58.5%
	2016	73,051	44,807	61.3%
	2017	77,390	71,431	92.3%
	2018	86,339	60,812	70.4%
	Total	413,690	267,074	64.6%
CPL-GR-A80G	2011	867	870	100.4%
	2012	11,600	3,454	29.8%
	2013	12,352	7,779	63.0%
	2014	69,281	34,896	50.4%
	2015	265,892	185,503	69.8%
	2016	434,895	315,114	72.5%
	2017	630,628	480,522	76.2%
	2018	773,639	643,953	83.2%
	Total	2,199,153	1,672,092	76.0%
CPL-GR-A80K	2014	732	61	8.3%
	2015	2,816	3,246	115.3%
	2016	3,259	1,974	60.6%
	2017	3,459	1,803	52.1%
	2018	1,471	62	4.2%
	Total	11,736	7,145	60.9%

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80L	2012	2,933	2,199	75.0%
	2013	8,610	3,485	40.5%
	2014	53,749	55,569	103.4%
	2015	91,725	100,749	109.8%
	2016	83,714	54,325	64.9%
	2017	79,010	66,622	84.3%
	2018	76,514	70,213	91.8%
	Total	396,254	353,162	89.1%
CPL-GR-A80M	2010	343	0	0.0%
	2011	1,947	593	30.5%
	2012	3,377	2,394	70.9%
	2013	3,663	5,494	150.0%
	2014	3,974	1,143	28.8%
	2015	4,313	2,293	53.2%
	2016	5,771	5,550	96.2%
	2017	5,230	2,813	53.8%
	2018	5,747	2,891	50.3%
	Total	34,363	23,170	67.4%
CPL-GR-A80N	2010	78,180	37,724	48.3%
	2011	424,527	243,481	57.4%
	2012	761,124	437,277	57.5%
	2013	895,573	577,196	64.4%
	2014	1,143,844	756,335	66.1%
	2015	1,331,479	942,700	70.8%
	2016	1,505,049	1,207,487	80.2%
	2017	1,641,383	1,076,270	65.6%
	2018	1,760,245	1,105,206	62.8%
	Total	9,541,404	6,383,676	66.9%
All	2010	137,400	85,951	62.6%
	2011	1,095,464	841,862	76.8%
	2012	2,111,262	1,563,417	74.1%
	2013	2,815,744	2,148,125	76.3%
	2014	3,673,939	2,707,078	73.7%
	2015	4,236,113	3,210,369	75.8%
	2016	4,453,869	3,434,327	77.1%
	2017	4,696,806	3,455,570	73.6%
	2018	4,701,481	3,302,382	70.2%
	Total	**27,922,079**	**20,749,082**	**74.3%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80A

Nationwide Experience

With the 2020 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	$56,815	$56,357	99.2%	283	$2,409	$2,390		
2010 Total		**0**	$56,815	$56,357	99.2%	283	$2,409	$2,390		
2011	2010	1	$153,080	$232,156	151.7%	833	$2,205	$3,344		
	2011	0	$176,184	$270,229	153.4%	980	$2,157	$3,309		
2011 Total		**0.5**	$329,264	$502,385	152.6%	1,813	$2,179	$3,325	-9.5%	39.1%
2012	2010	2	$102,231	$174,442	170.6%	620	$1,979	$3,376		
	2011	1	$301,409	$556,666	184.7%	1,476	$2,450	$4,526		
	2012	0	$209,855	$372,444	177.5%	933	$2,699	$4,790		
2012 Total		**0.8**	$613,495	$1,103,553	179.9%	3,029	$2,430	$4,372	11.5%	31.5%
2013	2010	3	$77,247	$144,147	186.6%	448	$2,069	$3,861		
	2011	2	$246,242	$405,789	164.8%	1,150	$2,569	$4,234		
	2012	1	$322,978	$610,628	189.1%	1,393	$2,782	$5,260		
	2013	0	$155,502	$304,822	196.0%	675	$2,764	$5,419		
2013 Total		**1.3**	$801,969	$1,465,388	182.7%	3,666	$2,625	$4,797	8.0%	9.7%
2014	2010	4	$69,837	$128,485	184.0%	369	$2,271	$4,178		
	2011	3	$186,656	$283,458	151.9%	812	$2,758	$4,189		
	2012	2	$255,634	$460,128	180.0%	1,036	$2,961	$5,330		
	2013	1	$248,382	$399,890	161.0%	998	$2,987	$4,808		
	2014	0	$250,909	$404,649	161.3%	975	$3,088	$4,980		
2014 Total		**1.6**	$1,011,418	$1,676,610	165.8%	4,190	$2,897	$4,802	10.3%	0.1%
2015	2010	5	$64,128	$104,989	163.7%	317	$2,428	$3,974		
	2011	4	$161,022	$224,396	139.4%	643	$3,005	$4,188		
	2012	3	$211,593	$320,177	151.3%	790	$3,214	$4,863		
	2013	2	$176,196	$275,027	156.1%	685	$3,087	$4,818		
	2014	1	$312,931	$555,217	177.4%	1,160	$3,237	$5,744		
	2015	0	$72,221	$100,683	139.4%	282	$3,073	$4,284		
2015 Total		**2.3**	$998,090	$1,580,490	158.4%	3,877	$3,089	$4,892	6.6%	1.9%
2016	2010	6	$44,252	$111,065	251.0%	241	$2,203	$5,530		
	2011	5	$139,963	$185,065	132.2%	524	$3,205	$4,238		
	2012	4	$169,299	$206,964	122.2%	616	$3,298	$4,032		
	2013	3	$127,145	$132,493	104.2%	488	$3,127	$3,258		
	2014	2	$269,200	$424,715	157.8%	942	$3,429	$5,410		
	2015	1	$115,251	$142,477	123.6%	460	$3,007	$3,717		
	2016	0	$84,677	$245,934	290.4%	291	$3,492	$10,142		
2016 Total		**2.8**	$949,786	$1,448,712	152.5%	3,562	$3,200	$4,881	3.6%	-0.2%
2017	2010	7	$39,267	$85,990	219.0%	184	$2,561	$5,608		
	2011	6	$128,875	$135,266	105.0%	439	$3,523	$3,697		
	2012	5	$145,392	$163,252	112.3%	472	$3,696	$4,150		
	2013	4	$106,515	$101,942	95.7%	373	$3,427	$3,280		
	2014	3	$244,908	$369,783	151.0%	786	$3,739	$5,646		
	2015	2	$80,599	$78,295	97.1%	284	$3,406	$3,308		
	2016	1	$158,062	$428,558	271.1%	455	$4,169	$11,303		
	2017	0	$72,359	$148,648	205.4%	219	$3,965	$8,145		
2017 Total		**3.3**	$975,977	$1,511,735	154.9%	3,212	$3,646	$5,648	14.0%	15.7%
2018	2010	8	$35,834	$61,072	170.4%	142	$3,028	$5,161		
	2011	7	$119,632	$130,663	109.2%	339	$4,235	$4,625		
	2012	6	$130,723	$132,387	101.3%	346	$4,534	$4,591		
	2013	5	$82,830	$79,151	95.6%	232	$4,284	$4,094		
	2014	4	$197,790	$280,405	141.8%	531	$4,470	$6,337		
	2015	3	$68,056	$87,507	128.6%	162	$5,041	$6,482		
	2016	2	$109,741	$285,682	260.3%	266	$4,951	$12,888		
	2017	1	$111,273	$163,838	147.2%	281	$4,752	$6,997		
	2018	0	$39,468	$80,491	203.9%	88	$5,382	$10,976		
2018 Total		**4.1**	$895,347	$1,301,196	145.3%	2,387	$4,501	$6,541	23.4%	15.8%
Through 2018			**$6,632,160**	**$10,646,425**	**160.5%**					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2019	4.9	$859,642	$1,287,925	149.8%	2,103	88.1%	7.5%	9.0%	12.4%	92%
2020	5.9	$827,906	$1,207,945	145.9%	1,798	85.5%	**12.0%**	12.6%	9.7%	92%
2021	6.9	$775,502	$1,128,279	145.5%	1,538	85.5%	8.3%	9.5%	9.2%	92%
2022	7.9	$721,829	$1,049,883	145.4%	1,315	85.5%	7.9%	8.8%	8.8%	92%
2023	8.9	$669,496	$973,503	145.4%	1,124	85.5%	7.5%	8.5%	8.4%	92%
2024	9.9	$618,900	$899,709	145.4%	962	85.5%	7.2%	8.1%	8.1%	92%
2025	10.9	$570,344	$828,920	145.3%	822	85.5%	6.9%	7.8%	7.7%	92%
2026	11.9	$524,025	$761,433	145.3%	703	85.5%	6.6%	7.4%	7.4%	92%
2027	12.9	$480,099	$697,444	145.3%	601	85.5%	6.3%	7.1%	7.1%	92%
2028	13.9	$438,627	$637,064	145.2%	514	85.5%	6.1%	6.8%	6.8%	92%
2029	14.9	$399,650	$580,337	145.2%	440	85.5%	5.8%	6.5%	6.5%	92%
2030	15.9	$363,157	$527,251	145.2%	376	85.5%	5.6%	6.3%	6.2%	92%
2031	16.9	$329,118	$477,753	145.2%	322	85.5%	5.4%	6.0%	6.0%	92%
2032	17.9	$297,460	$431,754	145.1%	275	85.5%	5.2%	5.7%	5.7%	92%
2033	18.9	$268,162	$389,141	145.1%	235	85.5%	5.0%	5.4%	5.4%	92%
2034	19.9	$241,091	$349,779	145.1%	201	85.5%	4.7%	5.1%	5.1%	92%
2035	20.9	$216,145	$313,521	145.1%	172	85.5%	4.4%	4.8%	4.8%	92%
2036	21.9	$193,226	$280,211	145.0%	147	85.5%	4.1%	4.5%	4.5%	92%
2037	22.9	$172,220	$249,687	145.0%	126	85.5%	3.8%	4.2%	4.2%	92%
2038	23.9	$153,015	$221,786	144.9%	108	85.5%	3.5%	3.9%	3.9%	92%
Through 2038		**$9,119,614**	**$13,293,325**	**145.8%**						
Lifetime		**$15,751,774**	**$23,939,750**	**152.0%**						

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80B

Nationwide Experience

With the 2020 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	$8,816	$8,576	97.3%	49	$2,159	$2,100		
2010 Total		**0**	$8,816	$8,576	97.3%	49	$2,159	$2,100		
2011	2010	1	$26,564	$13,170	49.6%	150	$2,125	$1,054		
	2011	0	$68,430	$48,344	70.6%	344	$2,387	$1,686		
2011 Total		**0.3**	$94,994	$61,514	64.8%	494	$2,308	$1,494	6.9%	-28.9%
2012	2010	2	$22,372	$13,847	61.9%	122	$2,201	$1,362		
	2011	1	$69,099	$46,206	66.9%	388	$2,137	$1,429		
	2012	0	$14,733	$18,564	126.0%	74	$2,389	$3,010		
2012 Total		**1.1**	$106,204	$78,617	74.0%	584	$2,182	$1,615	-5.4%	8.1%
2013	2010	3	$15,819	$5,268	33.3%	88	$2,157	$718		
	2011	2	$53,433	$22,733	42.5%	292	$2,196	$934		
	2012	1	$29,891	$21,675	72.5%	157	$2,285	$1,657		
	2013	0	$25,965	$22,876	88.1%	146	$2,134	$1,880		
2013 Total		**1.5**	$125,108	$72,553	58.0%	683	$2,198	$1,275	0.7%	-21.1%
2014	2010	4	$13,561	$8,783	64.8%	74	$2,199	$1,424		
	2011	3	$51,994	$49,580	95.4%	273	$2,285	$2,179		
	2012	2	$23,722	$16,411	69.2%	125	$2,277	$1,575		
	2013	1	$38,464	$35,661	92.7%	212	$2,177	$2,019		
	2014	0	$44,334	$50,877	114.8%	246	$2,163	$2,482		
2014 Total		**1.7**	$172,076	$161,312	93.7%	930	$2,220	$2,081	1.0%	63.3%
2015	2010	5	$13,294	$3,157	23.7%	72	$2,216	$526		
	2011	4	$49,190	$39,417	80.1%	261	$2,262	$1,812		
	2012	3	$20,610	$16,090	78.1%	104	$2,378	$1,857		
	2013	2	$33,964	$26,605	78.3%	180	$2,264	$1,774		
	2014	1	$46,702	$51,229	109.7%	247	$2,269	$2,489		
	2015	0	$29,267	$45,680	156.1%	183	$1,919	$2,995		
2015 Total		**2.3**	$193,027	$182,177	94.4%	1,047	$2,212	$2,088	-0.4%	0.3%
2016	2010	6	$10,418	$8,544	82.0%	64	$1,953	$1,602		
	2011	5	$45,723	$56,178	122.9%	243	$2,258	$2,774		
	2012	4	$18,543	$21,487	115.9%	93	$2,393	$2,772		
	2013	3	$28,257	$22,068	78.1%	137	$2,475	$1,933		
	2014	2	$44,607	$37,741	84.6%	225	$2,379	$2,013		
	2015	1	$42,108	$70,605	167.7%	264	$1,914	$3,209		
	2016	0	$15,286	$10,604	69.4%	85	$2,158	$1,497		
2016 Total		**2.8**	$204,941	$227,227	110.9%	1,111	$2,214	$2,454	0.1%	17.5%
2017	2010	7	$10,115	$7,163	70.8%	62	$1,958	$1,386		
	2011	6	$43,351	$28,601	66.0%	231	$2,252	$1,486		
	2012	5	$16,316	$12,919	79.2%	80	$2,447	$1,938		
	2013	4	$29,304	$18,416	62.8%	133	$2,644	$1,662		
	2014	3	$37,005	$30,212	81.6%	170	$2,612	$2,133		
	2015	2	$38,861	$58,878	151.5%	232	$2,010	$3,045		
	2016	1	$15,577	$18,840	120.9%	88	$2,124	$2,569		
	2017	0	$10,572	$10,745	101.6%	71	$1,787	$1,816		
2017 Total		**3.7**	$201,101	$185,774	92.4%	1,067	$2,262	$2,089	2.2%	-14.9%
2018	2010	8	$7,511	$5,288	70.4%	37	$2,436	$1,715		
	2011	7	$37,353	$33,416	89.5%	155	$2,892	$2,587		
	2012	6	$12,102	$8,893	73.5%	51	$2,848	$2,092		
	2013	5	$19,763	$30,001	151.8%	72	$3,294	$5,000		
	2014	4	$37,010	$34,438	93.0%	145	$3,063	$2,850		
	2015	3	$25,855	$48,900	189.1%	119	$2,607	$4,931		
	2016	2	$14,108	$18,456	130.8%	61	$2,775	$3,631		
	2017	1	$11,811	$12,311	104.2%	62	$2,286	$2,383		
	2018	0	$7,753	$8,820	113.8%	26	$3,578	$4,071		
2018 Total		**4.4**	$173,267	$200,522	115.7%	728	$2,856	$3,305	26.3%	58.2%
Through 2018			**$1,279,533**	**$1,178,272**	**92.1%**					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2019	5.2	$162,230	$189,077	116.5%	641	88.0%	4.7%	6.4%	7.1%	90%
2020	6.2	$148,172	$171,766	115.9%	548	85.5%	**6.0%**	6.8%	6.2%	90%
2021	7.2	$134,457	$155,743	115.8%	469	85.5%	5.2%	6.1%	6.0%	90%
2022	8.2	$121,696	$140,949	115.8%	401	85.5%	5.1%	5.8%	5.8%	90%
2023	9.2	$109,949	$127,318	115.8%	343	85.5%	4.9%	5.7%	5.6%	90%
2024	10.2	$99,148	$114,787	115.8%	293	85.5%	4.7%	5.5%	5.4%	90%
2025	11.2	$89,233	$103,291	115.8%	251	85.5%	4.5%	5.2%	5.2%	90%
2026	12.2	$80,147	$92,764	115.7%	214	85.5%	4.4%	5.0%	5.0%	90%
2027	13.2	$71,846	$83,143	115.7%	183	85.5%	4.2%	4.8%	4.8%	90%
2028	14.2	$64,275	$74,367	115.7%	157	85.5%	4.0%	4.6%	4.6%	90%
2029	15.2	$57,378	$66,375	115.7%	134	85.5%	3.8%	4.4%	4.4%	90%
2030	16.2	$51,106	$59,111	115.7%	115	85.5%	3.7%	4.2%	4.1%	90%
2031	17.2	$46,684	$54,151	116.0%	98	85.5%	6.6%	6.8%	7.1%	90%
2032	18.2	$42,772	$49,619	116.0%	84	85.5%	6.8%	7.1%	7.2%	90%
2033	19.2	$39,200	$45,478	116.0%	72	85.5%	6.8%	7.2%	7.2%	90%
2034	20.2	$35,936	$41,693	116.0%	61	85.5%	6.9%	7.2%	7.2%	90%
2035	21.2	$32,951	$38,233	116.0%	52	85.5%	6.9%	7.2%	7.2%	90%
2036	22.2	$30,224	$35,069	116.0%	45	85.5%	7.0%	7.3%	7.3%	90%
2037	23.2	$27,729	$32,175	116.0%	38	85.5%	7.0%	7.3%	7.3%	90%
2038	24.2	$25,445	$29,528	116.0%	33	85.5%	7.1%	7.3%	7.3%	90%
Through 2038		**$1,470,578**	**$1,704,637**	**115.9%**						
Lifetime		**$2,750,111**	**$2,882,909**	**104.8%**						

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80F

RI Experience

With the 2020 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		
2010 Total		**0**	$57,670	$48,228	83.6%	323	$2,143	$1,792		
2011	2010	1	$190,849	$152,293	79.8%	1,148	$1,995	$1,592		
	2011	0	$464,904	$443,210	95.3%	2,492	$2,239	$2,134		
2011 Total		**0.3**	$655,753	$595,503	90.8%	3,640	$2,162	$1,963	0.9%	9.6%
2012	2010	2	$185,775	$120,012	64.6%	1,055	$2,113	$1,365		
	2011	1	$702,458	$624,379	88.9%	3,764	$2,240	$1,991		
	2012	0	$418,149	$362,771	86.8%	2,264	$2,216	$1,923		
2012 Total		**0.8**	$1,306,381	$1,107,163	84.8%	7,083	$2,213	$1,876	2.4%	-4.5%
2013	2010	3	$193,775	$130,480	67.3%	985	$2,361	$1,590		
	2011	2	$673,754	$513,378	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	$395,610	102.7%	1,967	$2,350	$2,413		
2013 Total		**1.4**	$1,867,316	$1,539,482	82.4%	9,587	$2,337	$1,927	5.6%	2.7%
2014	2010	4	$178,157	$124,076	69.6%	838	$2,551	$1,777		
	2011	3	$651,115	$402,996	61.9%	2,857	$2,735	$1,693		
	2012	2	$613,565	$502,412	81.9%	3,037	$2,424	$1,985		
	2013	1	$526,586	$494,981	94.0%	2,700	$2,340	$2,200		
	2014	0	$379,379	$308,245	81.2%	1,757	$2,591	$2,105		
2014 Total		**1.9**	$2,348,803	$1,832,710	78.0%	11,189	$2,519	$1,966	7.8%	2.0%
2015	2010	5	$169,570	$84,235	49.7%	705	$2,886	$1,434		
	2011	4	$599,784	$468,128	78.0%	2,391	$3,010	$2,349		
	2012	3	$602,380	$544,163	90.3%	2,681	$2,696	$2,436		
	2013	2	$485,542	$376,078	77.5%	2,255	$2,584	$2,001		
	2014	1	$465,727	$278,102	59.7%	2,078	$2,689	$1,606		
	2015	0	$149,475	$186,681	124.9%	703	$2,551	$3,187		
2015 Total		**2.6**	$2,472,478	$1,937,387	78.4%	10,813	$2,744	$2,150	8.9%	9.4%
2016	2010	6	$153,228	$88,085	57.5%	589	$3,122	$1,795		
	2011	5	$563,628	$487,518	86.5%	2,068	$3,271	$2,829		
	2012	4	$549,981	$405,897	73.8%	2,266	$2,913	$2,149		
	2013	3	$434,878	$298,732	68.7%	1,860	$2,806	$1,927		
	2014	2	$433,690	$283,039	65.3%	1,777	$2,929	$1,911		
	2015	1	$169,681	$215,783	127.2%	808	$2,520	$3,205		
	2016	0	$40,278	$24,691	61.3%	188	$2,571	$1,576		
2016 Total		**3.5**	$2,345,363	$1,803,744	76.9%	9,556	$2,945	$2,265	7.3%	5.3%
2017	2010	7	$148,752	$89,183	60.0%	522	$3,420	$2,050		
	2011	6	$518,303	$385,821	74.4%	1,759	$3,536	$2,632		
	2012	5	$546,274	$421,807	77.2%	2,036	$3,220	$2,486		
	2013	4	$378,301	$345,305	91.3%	1,513	$3,000	$2,739		
	2014	3	$416,386	$258,429	62.1%	1,560	$3,203	$1,988		
	2015	2	$172,873	$205,812	119.1%	749	$2,770	$3,297		
	2016	1	$52,902	$32,606	61.6%	271	$2,343	$1,444		
	2017	0	$22,899	$16,874	73.7%	94	$2,923	$2,154		
2017 Total		**4.5**	$2,256,689	$1,755,837	77.8%	8,504	$3,184	$2,478	8.1%	9.4%
2018	2010	8	$145,895	$111,736	76.6%	454	$3,856	$2,953		
	2011	7	$415,143	$329,467	79.4%	1,282	$3,886	$3,084		
	2012	6	$483,089	$315,101	65.2%	1,650	$3,513	$2,292		
	2013	5	$314,168	$223,089	71.0%	1,124	$3,354	$2,382		
	2014	4	$374,728	$218,994	58.4%	1,261	$3,566	$2,084		
	2015	3	$158,892	$146,244	92.0%	621	$3,070	$2,826		
	2016	2	$51,207	$41,401	80.9%	203	$3,027	$2,447		
	2017	1	$31,991	$17,032	53.2%	134	$2,865	$1,525		
	2018	0	$19,108	$15,360	80.4%	76	$3,017	$2,425		
2018 Total		**5.3**	$1,994,221	$1,418,424	71.1%	6,805	$3,517	$2,501	10.4%	1.0%
Through 2018			**$15,304,674**	**$12,038,477**	**78.7%**					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2019	6.3	$1,905,001	$1,304,049	68.5%	5,872	86.3%	7.0%	10.7%	6.5%	92%
2020	7.3	$1,792,020	$1,186,942	66.2%	5,022	85.5%	**6.0%**	10.0%	6.4%	92%
2021	8.3	$1,633,876	$1,079,239	66.1%	4,294	85.5%	2.6%	6.6%	6.3%	92%
2022	9.3	$1,484,361	$980,471	66.1%	3,672	85.5%	2.6%	6.2%	6.2%	92%
2023	10.3	$1,347,592	$890,142	66.1%	3,140	85.5%	2.6%	6.2%	6.2%	92%
2024	11.3	$1,222,699	$807,739	66.1%	2,685	85.5%	2.7%	6.1%	6.1%	92%
2025	12.3	$1,108,971	$732,748	66.1%	2,296	85.5%	3.0%	6.1%	6.1%	92%
2026	13.3	$1,005,612	$664,659	66.1%	1,964	85.5%	3.3%	6.0%	6.1%	92%
2027	14.3	$911,979	$602,971	66.1%	1,679	85.5%	3.8%	6.1%	6.1%	92%
2028	15.3	$827,549	$547,202	66.1%	1,436	85.5%	3.9%	6.1%	6.1%	92%
2029	16.3	$751,406	$496,888	66.1%	1,228	85.5%	4.0%	6.2%	6.2%	92%
2030	17.3	$682,845	$451,588	66.1%	1,050	85.5%	4.1%	6.3%	6.3%	92%
2031	18.3	$621,223	$410,883	66.1%	898	85.5%	4.2%	6.4%	6.4%	92%
2032	19.3	$565,952	$374,381	66.2%	768	85.5%	4.4%	6.5%	6.6%	92%
2033	20.3	$516,472	$341,712	66.2%	657	85.5%	4.6%	6.7%	6.7%	92%
2034	21.3	$472,261	$312,533	66.2%	562	85.5%	4.9%	6.9%	7.0%	92%
2035	22.3	$432,850	$286,526	66.2%	480	85.5%	5.2%	7.2%	7.2%	92%
2036	23.3	$389,952	$257,741	66.1%	411	85.5%	3.4%	5.3%	5.2%	92%
2037	24.3	$350,802	$231,890	66.1%	351	85.5%	3.5%	5.2%	5.2%	92%
2038	25.3	$315,598	$208,671	66.1%	300	85.5%	3.8%	5.2%	5.2%	92%
Through 2038		**$18,339,021**	**$12,168,976**	**66.4%**						
Lifetime		**$33,643,695**	**$24,207,453**	**72.0%**						

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80FH

Nationwide Experience

With the 2020 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		
2010 Total		**0**	$547,137	$114,873	21.0%	9,208	$713	$150		
2011	2010	1	$1,406,320	$645,588	45.9%	24,926	$677	$311		
	2011	0	$2,148,428	$654,518	30.5%	36,094	$714	$218		
2011 Total		**0.4**	$3,554,748	$1,300,106	36.6%	61,020	$699	$256	-2.0%	70.8%
2012	2010	2	$1,093,665	$478,266	43.7%	19,105	$687	$300		
	2011	1	$2,793,059	$1,501,269	53.7%	46,932	$714	$384		
	2012	0	$1,926,233	$707,943	36.8%	31,100	$743	$273		
2012 Total		**0.9**	$5,812,957	$2,687,478	46.2%	97,137	$718	$332	2.7%	29.9%
2013	2010	3	$959,015	$475,535	49.6%	16,262	$708	$351		
	2011	2	$2,266,133	$1,312,122	57.9%	36,993	$735	$426		
	2012	1	$2,480,629	$1,296,529	52.3%	42,147	$706	$369		
	2013	0	$1,465,786	$546,915	37.3%	24,457	$719	$268		
2013 Total		**1.4**	$7,171,562	$3,631,101	50.6%	119,859	$718	$364	0.0%	9.5%
2014	2010	4	$859,926	$490,249	57.0%	14,114	$731	$417		
	2011	3	$1,949,593	$1,294,319	66.4%	31,035	$754	$500		
	2012	2	$2,057,594	$1,117,093	54.3%	34,145	$723	$393		
	2013	1	$2,070,778	$944,377	45.6%	36,458	$682	$311		
	2014	0	$1,760,165	$860,277	48.9%	28,582	$739	$361		
2014 Total		**1.8**	$8,698,056	$4,706,315	54.1%	144,334	$723	$391	0.7%	7.6%
2015	2010	5	$765,723	$450,450	58.8%	12,385	$742	$436		
	2011	4	$1,727,065	$1,274,542	73.8%	27,013	$767	$566		
	2012	3	$1,805,222	$1,112,352	61.6%	29,737	$728	$449		
	2013	2	$1,707,947	$990,155	58.0%	29,627	$692	$401		
	2014	1	$2,298,910	$1,289,131	56.1%	40,552	$680	$381		
	2015	0	$1,733,634	$791,478	45.7%	28,211	$737	$337		
2015 Total		**2.2**	$10,038,501	$5,908,108	58.9%	167,525	$719	$423	-0.6%	8.2%
2016	2010	6	$691,430	$506,192	73.2%	11,030	$752	$551		
	2011	5	$1,547,266	$1,151,905	74.4%	24,044	$772	$575		
	2012	4	$1,641,805	$850,373	51.8%	26,659	$739	$383		
	2013	3	$1,502,276	$761,949	50.7%	25,848	$697	$354		
	2014	2	$1,927,362	$1,149,828	59.7%	33,522	$690	$412		
	2015	1	$2,276,673	$1,138,606	50.0%	39,381	$694	$347		
	2016	0	$1,750,866	$699,718	40.0%	28,167	$746	$298		
2016 Total		**2.6**	$11,337,678	$6,258,571	55.2%	188,651	$721	$398	0.3%	-5.9%
2017	2010	7	$644,032	$423,590	65.8%	10,072	$767	$505		
	2011	6	$1,428,771	$1,123,767	78.7%	21,419	$800	$630		
	2012	5	$1,529,974	$953,620	62.3%	23,945	$767	$478		
	2013	4	$1,374,383	$885,231	64.4%	22,890	$721	$464		
	2014	3	$1,729,936	$1,064,762	61.5%	28,919	$718	$442		
	2015	2	$1,931,249	$1,312,439	68.0%	32,322	$717	$487		
	2016	1	$2,297,488	$1,217,117	53.0%	38,798	$711	$376		
	2017	0	$1,620,432	$592,204	36.5%	25,856	$752	$275		
2017 Total		**3.0**	$12,556,263	$7,572,731	60.3%	204,221	$738	$445	2.3%	11.8%
2018	2010	8	$600,936	$571,924	95.2%	8,674	$831	$791		
	2011	7	$1,290,732	$951,269	73.7%	18,268	$848	$625		
	2012	6	$1,382,402	$979,061	70.8%	20,358	$815	$577		
	2013	5	$1,241,350	$741,297	59.7%	18,981	$785	$469		
	2014	4	$1,546,710	$1,102,474	71.3%	24,072	$771	$550		
	2015	3	$1,648,207	$1,219,925	74.0%	25,971	$762	$564		
	2016	2	$1,861,313	$1,330,792	71.5%	29,481	$758	$542		
	2017	1	$2,089,044	$956,290	45.8%	34,317	$730	$334		
	2018	0	$1,254,778	$455,779	36.3%	19,418	$775	$282		
2018 Total		**3.5**	$12,915,471	$8,308,812	64.3%	199,540	$777	$500	5.3%	12.3%
Through 2018			**$72,632,373**	**$40,488,096**	**55.7%**					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2019	4.2	$12,340,603	$8,316,514	67.4%	184,213	92.3%	1.8%	3.5%	8.4%	92%
2020	5.2	$10,955,733	$7,966,890	72.7%	157,530	85.5%	**2.0%**	3.8%	12.0%	92%
2021	6.2	$10,428,161	$7,631,963	73.2%	134,711	85.5%	10.1%	11.3%	12.0%	92%
2022	7.2	$9,989,411	$7,311,118	73.2%	115,198	85.5%	10.1%	12.0%	12.0%	92%
2023	8.2	$9,569,113	$7,003,760	73.2%	98,511	85.5%	10.2%	12.0%	12.0%	92%
2024	9.2	$9,166,392	$6,709,323	73.2%	84,241	85.5%	10.2%	12.0%	12.0%	92%
2025	10.2	$8,780,598	$6,427,265	73.2%	72,039	85.5%	10.3%	12.0%	12.0%	92%
2026	11.2	$8,410,865	$6,157,064	73.2%	61,604	85.5%	10.4%	12.0%	12.0%	92%
2027	12.2	$8,056,684	$5,898,223	73.2%	52,680	85.5%	10.5%	12.0%	12.0%	92%
2028	13.2	$7,717,615	$5,650,263	73.2%	45,049	85.5%	10.6%	12.0%	12.0%	92%
2029	14.2	$7,392,861	$5,412,727	73.2%	38,524	85.5%	10.6%	12.0%	12.0%	92%
2030	15.2	$7,081,733	$5,185,177	73.2%	32,944	85.5%	10.7%	12.0%	12.0%	92%
2031	16.2	$6,783,710	$4,967,194	73.2%	28,172	85.5%	10.7%	12.0%	12.0%	92%
2032	17.2	$6,498,191	$4,758,374	73.2%	24,091	85.5%	10.8%	12.0%	12.0%	92%
2033	18.2	$6,224,781	$4,558,333	73.2%	20,601	85.5%	10.9%	12.0%	12.0%	92%
2034	19.2	$5,962,844	$4,366,702	73.2%	17,617	85.5%	10.9%	12.0%	12.0%	92%
2035	20.2	$5,711,930	$4,183,127	73.2%	15,065	85.5%	11.0%	12.0%	12.0%	92%
2036	21.2	$5,471,568	$4,007,269	73.2%	12,883	85.5%	11.0%	12.0%	12.0%	92%
2037	22.2	$5,241,294	$3,838,804	73.2%	11,017	85.5%	11.1%	12.0%	12.0%	92%
2038	23.2	$5,020,631	$3,677,422	73.2%	9,421	85.5%	11.2%	12.0%	12.0%	92%
Through 2038		**$156,804,720**	**$114,027,513**	**72.7%**						
Lifetime		**$229,437,092**	**$154,515,609**	**67.3%**						

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80G

Nationwide Experience

With the 2020 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	$1,152,827	$627,691	54.4%	6,122	$2,260	$1,230		
2010 Total		**0**	$1,152,827	$627,691	54.4%	6,122	$2,260	$1,230		
2011	2010	1	$2,861,168	$1,658,288	58.0%	15,967	$2,150	$1,246		
	2011	0	$2,288,878	$1,376,673	60.1%	12,650	$2,171	$1,306		
2011 Total		**0.6**	$5,150,046	$3,034,961	58.9%	28,617	$2,160	$1,273	-4.4%	3.4%
2012	2010	2	$2,481,365	$1,598,941	64.4%	13,161	$2,262	$1,458		
	2011	1	$3,749,931	$2,538,905	67.7%	20,040	$2,245	$1,520		
	2012	0	$2,636,093	$1,780,279	67.5%	14,116	$2,241	$1,513		
2012 Total		**1.0**	$8,867,389	$5,918,125	66.7%	47,317	$2,249	$1,501	4.1%	17.9%
2013	2010	3	$2,190,089	$1,518,771	69.3%	11,097	$2,368	$1,642		
	2011	2	$3,328,422	$2,272,291	68.3%	17,018	$2,347	$1,602		
	2012	1	$4,248,538	$2,938,359	69.2%	23,936	$2,130	$1,473		
	2013	0	$5,178,899	$3,670,695	70.9%	30,529	$2,036	$1,443		
2013 Total		**1.2**	$14,945,948	$10,400,115	69.6%	82,580	$2,172	$1,511	-3.4%	0.7%
2014	2010	4	$2,042,999	$1,279,687	62.6%	9,736	$2,518	$1,577		
	2011	3	$3,053,457	$2,152,537	70.5%	14,584	$2,512	$1,771		
	2012	2	$3,866,867	$2,808,677	72.6%	20,564	$2,256	$1,639		
	2013	1	$10,323,018	$7,127,400	69.0%	63,691	$1,945	$1,343		
	2014	0	$9,872,056	$6,672,169	67.6%	58,433	$2,027	$1,370		
2014 Total		**1.2**	$29,158,397	$20,040,470	68.7%	167,008	$2,095	$1,440	-3.5%	-4.7%
2015	2010	5	$1,920,940	$1,211,287	63.1%	8,653	$2,664	$1,680		
	2011	4	$2,873,797	$1,885,792	65.6%	12,931	$2,667	$1,750		
	2012	3	$3,528,662	$2,823,566	80.0%	17,894	$2,366	$1,894		
	2013	2	$9,160,170	$6,672,336	72.8%	53,346	$2,061	$1,501		
	2014	1	$16,258,065	$11,792,747	72.5%	99,684	$1,957	$1,420		
	2015	0	$9,798,510	$7,021,554	71.7%	57,395	$2,049	$1,468		
2015 Total		**1.5**	$43,540,143	$31,407,280	72.1%	249,903	$2,091	$1,508	-0.2%	4.7%
2016	2010	6	$1,827,760	$1,237,283	67.7%	7,938	$2,763	$1,870		
	2011	5	$2,643,559	$1,770,724	67.0%	11,535	$2,750	$1,842		
	2012	4	$3,277,480	$2,288,320	69.8%	15,997	$2,459	$1,717		
	2013	3	$8,296,111	$6,105,866	73.6%	46,631	$2,135	$1,571		
	2014	2	$14,321,212	$10,856,396	75.8%	84,716	$2,029	$1,538		
	2015	1	$15,265,433	$12,180,141	79.8%	93,792	$1,953	$1,558		
	2016	0	$8,813,504	$6,510,568	73.9%	50,952	$2,076	$1,533		
2016 Total		**1.9**	$54,445,059	$40,949,298	75.2%	311,561	$2,097	$1,577	0.3%	4.6%
2017	2010	7	$1,775,329	$1,208,855	68.1%	7,186	$2,965	$2,019		
	2011	6	$2,537,543	$1,741,372	68.6%	10,342	$2,944	$2,021		
	2012	5	$3,168,831	$2,207,580	69.7%	14,487	$2,625	$1,829		
	2013	4	$7,924,203	$5,729,691	72.3%	40,389	$2,354	$1,702		
	2014	3	$13,546,475	$10,005,270	73.9%	72,425	$2,244	$1,658		
	2015	2	$13,996,279	$10,630,361	76.0%	78,753	$2,133	$1,620		
	2016	1	$14,264,825	$10,543,616	73.9%	82,949	$2,064	$1,525		
	2017	0	$6,908,804	$5,051,700	73.1%	38,369	$2,161	$1,580		
2017 Total		**2.5**	$64,122,288	$47,118,445	73.5%	344,900	$2,231	$1,639	6.4%	3.9%
2018	2010	8	$1,681,909	$1,130,079	67.2%	6,091	$3,314	$2,226		
	2011	7	$2,391,007	$1,627,885	68.1%	8,713	$3,293	$2,242		
	2012	6	$2,996,466	$2,189,078	73.1%	12,315	$2,920	$2,133		
	2013	5	$7,299,884	$5,390,924	73.8%	33,068	$2,649	$1,956		
	2014	4	$12,369,368	$9,438,989	76.3%	59,078	$2,512	$1,917		
	2015	3	$12,855,112	$9,582,465	74.5%	64,366	$2,397	$1,786		
	2016	2	$12,880,550	$9,629,329	74.8%	66,468	$2,325	$1,738		
	2017	1	$10,517,477	$7,871,102	74.8%	56,812	$2,222	$1,663		
	2018	0	$4,824,739	$3,193,216	66.2%	24,604	$2,353	$1,557		
2018 Total		**3.1**	$67,816,511	$50,053,067	73.8%	331,515	$2,455	$1,812	10.0%	10.5%
Through 2018			**$289,198,609**	**$209,549,453**	**72.5%**					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2019	3.9	$66,584,320	$49,009,155	73.6%	300,698	90.7%	5.0%	8.2%	7.9%	92%
2020	4.9	$63,910,443	$45,519,169	71.2%	257,141	85.5%	**9.0%**	12.2%	8.6%	92%
2021	5.9	$59,441,804	$42,204,591	71.0%	219,893	85.5%	5.0%	8.8%	8.4%	92%
2022	6.9	$55,034,799	$39,071,734	71.0%	188,041	85.5%	4.9%	8.3%	8.3%	92%
2023	7.9	$50,886,071	$36,123,459	71.0%	160,803	85.5%	4.8%	8.1%	8.1%	92%
2024	8.9	$46,995,591	$33,359,844	71.0%	137,510	85.5%	4.7%	8.0%	8.0%	92%
2025	9.9	$43,360,703	$30,778,740	71.0%	117,591	85.5%	4.7%	7.9%	7.9%	92%
2026	10.9	$39,975,125	$28,376,247	71.0%	100,558	85.5%	4.7%	7.8%	7.8%	92%
2027	11.9	$36,832,371	$26,147,111	71.0%	85,992	85.5%	4.8%	7.7%	7.8%	92%
2028	12.9	$33,924,965	$24,085,063	71.0%	73,536	85.5%	4.9%	7.7%	7.7%	92%
2029	13.9	$31,243,272	$22,183,098	71.0%	62,884	85.5%	5.0%	7.7%	7.7%	92%
2030	14.9	$28,776,499	$20,433,704	71.0%	53,775	85.5%	5.1%	7.7%	7.7%	92%
2031	15.9	$26,513,766	$18,829,057	71.0%	45,985	85.5%	5.3%	7.7%	7.8%	92%
2032	16.9	$24,444,003	$17,361,179	71.0%	39,324	85.5%	5.4%	7.8%	7.8%	92%
2033	17.9	$22,556,489	$16,022,058	71.0%	33,628	85.5%	5.5%	7.9%	7.9%	92%
2034	18.9	$20,838,635	$14,803,759	71.0%	28,757	85.5%	5.7%	8.0%	8.0%	92%
2035	19.9	$19,279,631	$13,698,500	71.1%	24,591	85.5%	5.9%	8.2%	8.2%	92%
2036	20.9	$17,869,067	$12,698,715	71.1%	21,029	85.5%	6.1%	8.4%	8.4%	92%
2037	21.9	$16,596,532	$11,797,101	71.1%	17,983	85.5%	6.4%	8.6%	8.6%	92%
2038	22.9	$15,451,921	$10,986,655	71.1%	15,378	85.5%	6.8%	8.9%	8.9%	92%
Through 2038		**$720,516,007**	**$513,488,938**	**71.3%**						
Lifetime		**$1,009,714,616**	**$723,038,392**	**71.6%**						

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80K

Nationwide Experience

With the 2020 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	$123,542	$45,081	36.5%	1,386	$1,070	$390		
2010 Total		**0**	$123,542	$45,081	36.5%	1,386	$1,070	$390		
2011	2010	1	$229,696	$83,070	36.2%	2,829	$974	$352		
	2011	0	$500,519	$265,052	53.0%	5,326	$1,128	$597		
2011 Total		**0.3**	$730,215	$348,121	47.7%	8,155	$1,075	$512	0.5%	31.2%
2012	2010	2	$157,823	$117,371	74.4%	1,923	$985	$732		
	2011	1	$492,358	$269,197	54.7%	5,228	$1,130	$618		
	2012	0	$254,252	$132,411	52.1%	2,875	$1,061	$553		
2012 Total		**0.9**	$904,433	$518,979	57.4%	10,026	$1,083	$621	0.7%	21.3%
2013	2010	3	$116,146	$70,171	60.4%	1,456	$957	$578		
	2011	2	$334,534	$210,938	63.1%	3,492	$1,150	$725		
	2012	1	$295,255	$159,412	54.0%	3,547	$999	$539		
	2013	0	$227,088	$105,983	46.7%	2,453	$1,111	$518		
2013 Total		**1.3**	$973,023	$546,504	56.2%	10,948	$1,067	$599	-1.5%	-3.6%
2014	2010	4	$102,294	$58,658	57.3%	1,228	$1,000	$573		
	2011	3	$259,800	$162,296	62.5%	2,655	$1,174	$734		
	2012	2	$223,416	$141,061	63.1%	2,603	$1,030	$650		
	2013	1	$316,611	$148,600	46.9%	3,658	$1,039	$487		
	2014	0	$437,518	$271,649	62.1%	4,455	$1,179	$732		
2014 Total		**1.5**	$1,339,640	$782,264	58.4%	14,599	$1,101	$643	3.2%	7.3%
2015	2010	5	$92,142	$62,627	68.0%	1,066	$1,037	$705		
	2011	4	$228,041	$156,848	68.8%	2,306	$1,187	$816		
	2012	3	$180,451	$109,860	60.9%	2,098	$1,032	$628		
	2013	2	$244,380	$146,135	59.8%	2,763	$1,061	$635		
	2014	1	$461,435	$380,130	82.4%	5,054	$1,096	$903		
	2015	0	$619,209	$339,371	54.8%	6,151	$1,208	$662		
2015 Total		**1.6**	$1,825,658	$1,194,971	65.5%	19,438	$1,127	$738	2.4%	14.7%
2016	2010	6	$77,058	$68,243	88.6%	876	$1,056	$935		
	2011	5	$202,162	$127,130	62.9%	2,033	$1,193	$750		
	2012	4	$153,239	$105,111	68.6%	1,746	$1,053	$722		
	2013	3	$189,106	$160,813	85.0%	2,115	$1,073	$912		
	2014	2	$366,163	$235,711	64.4%	4,002	$1,098	$707		
	2015	1	$644,441	$454,950	70.6%	6,817	$1,134	$801		
	2016	0	$410,620	$260,978	63.6%	4,142	$1,190	$756		
2016 Total		**2.0**	$2,042,790	$1,412,937	69.2%	21,731	$1,128	$780	0.1%	5.8%
2017	2010	7	$68,211	$69,584	102.0%	756	$1,083	$1,105		
	2011	6	$168,302	$98,075	58.3%	1,697	$1,190	$694		
	2012	5	$123,905	$159,045	128.4%	1,355	$1,097	$1,409		
	2013	4	$141,503	$110,632	78.2%	1,608	$1,056	$826		
	2014	3	$301,648	$171,384	56.8%	3,221	$1,124	$639		
	2015	2	$526,022	$386,510	73.5%	5,427	$1,163	$855		
	2016	1	$458,305	$243,313	53.1%	5,006	$1,099	$583		
	2017	0	$363,511	$215,350	59.2%	3,621	$1,205	$714		
2017 Total		**2.4**	$2,151,406	$1,453,893	67.6%	22,691	$1,138	$769	0.9%	-1.5%
2018	2010	8	$53,976	$73,337	135.9%	477	$1,358	$1,845		
	2011	7	$130,215	$98,412	75.6%	1,159	$1,348	$1,019		
	2012	6	$100,836	$101,424	100.6%	892	$1,357	$1,364		
	2013	5	$121,340	$87,587	72.2%	1,082	$1,346	$971		
	2014	4	$242,144	$203,526	84.1%	2,251	$1,291	$1,085		
	2015	3	$436,984	$302,179	69.2%	3,932	$1,334	$922		
	2016	2	$364,546	$223,791	61.4%	3,472	$1,260	$773		
	2017	1	$414,551	$289,777	69.9%	3,936	$1,264	$883		
	2018	0	$316,348	$203,283	64.3%	2,796	$1,358	$872		
2018 Total		**2.7**	$2,180,941	$1,583,315	72.6%	19,997	$1,309	$950	15.0%	23.6%
Through 2018			**$12,271,648**	**$7,886,066**	**64.3%**					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2019	3.5	$2,197,935	$1,619,016	73.7%	19,055	95.3%	3.7%	5.8%	7.3%	92%
2020	4.5	$2,021,406	$1,497,030	74.1%	16,295	85.5%	**6.0%**	7.5%	8.1%	92%
2021	5.5	$1,867,417	$1,383,368	74.1%	13,935	85.5%	6.3%	8.0%	8.1%	92%
2022	6.5	$1,724,880	$1,277,770	74.1%	11,916	85.5%	6.3%	8.0%	8.0%	92%
2023	7.5	$1,592,760	$1,179,932	74.1%	10,190	85.5%	6.4%	8.0%	8.0%	92%
2024	8.5	$1,470,646	$1,089,521	74.1%	8,714	85.5%	6.4%	8.0%	8.0%	92%
2025	9.5	$1,358,069	$1,006,184	74.1%	7,452	85.5%	6.5%	8.0%	8.0%	92%
2026	10.5	$1,254,525	$929,555	74.1%	6,372	85.5%	6.6%	8.0%	8.0%	92%
2027	11.5	$1,154,632	$855,299	74.1%	5,449	85.5%	6.3%	7.6%	7.6%	92%
2028	12.5	$1,063,139	$787,619	74.1%	4,660	85.5%	6.4%	7.7%	7.7%	92%
2029	13.5	$979,936	$726,078	74.1%	3,985	85.5%	6.6%	7.8%	7.8%	92%
2030	14.5	$904,444	$670,253	74.1%	3,408	85.5%	6.8%	7.9%	7.9%	92%
2031	15.5	$836,126	$619,741	74.1%	2,914	85.5%	7.1%	8.1%	8.1%	92%
2032	16.5	$774,450	$574,155	74.1%	2,492	85.5%	7.3%	8.3%	8.3%	92%
2033	17.5	$718,948	$533,128	74.2%	2,131	85.5%	7.6%	8.6%	8.6%	92%
2034	18.5	$656,712	$486,268	74.0%	1,822	85.5%	5.8%	6.8%	6.7%	92%
2035	19.5	$599,051	$443,603	74.1%	1,558	85.5%	5.9%	6.7%	6.7%	92%
2036	20.5	$546,550	$404,753	74.1%	1,333	85.5%	5.9%	6.7%	6.7%	92%
2037	21.5	$498,743	$369,371	74.1%	1,140	85.5%	6.0%	6.7%	6.7%	92%
2038	22.5	$455,196	$337,144	74.1%	975	85.5%	6.1%	6.7%	6.7%	92%
Through 2038		**$22,675,565**	**$16,789,787**	**74.0%**						
Lifetime		**$34,947,213**	**$24,675,853**	**70.6%**						

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80L

Nationwide Experience

With the 2020 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	$96,881	$41,598	42.9%	762	$1,526	$655		
2010 Total		**0**	$96,881	$41,598	42.9%	762	$1,526	$655		
2011	2010	1	$175,617	$89,296	50.8%	1,545	$1,364	$694		
	2011	0	$239,339	$167,751	70.1%	1,893	$1,517	$1,063		
2011 Total		**0.4**	$414,956	$257,046	61.9%	3,438	$1,448	$897	-5.1%	37.0%
2012	2010	2	$125,401	$113,627	90.6%	1,098	$1,371	$1,242		
	2011	1	$246,804	$170,889	69.2%	1,923	$1,540	$1,066		
	2012	0	$186,627	$154,874	83.0%	1,476	$1,517	$1,259		
2012 Total		**0.9**	$558,832	$439,391	78.6%	4,497	$1,491	$1,172	3.0%	30.7%
2013	2010	3	$112,166	$119,411	106.5%	892	$1,509	$1,606		
	2011	2	$208,272	$146,729	70.5%	1,498	$1,668	$1,175		
	2012	1	$213,250	$172,431	80.9%	1,694	$1,511	$1,221		
	2013	0	$127,808	$122,272	95.7%	997	$1,538	$1,472		
2013 Total		**1.5**	$661,496	$560,842	84.8%	5,081	$1,562	$1,325	4.8%	13.0%
2014	2010	4	$108,705	$58,964	54.2%	790	$1,651	$896		
	2011	3	$181,989	$130,862	71.9%	1,212	$1,802	$1,296		
	2012	2	$180,288	$154,750	85.8%	1,305	$1,658	$1,423		
	2013	1	$206,284	$162,432	78.7%	1,636	$1,513	$1,191		
	2014	0	$437,160	$429,536	98.3%	3,022	$1,736	$1,706		
2014 Total		**1.4**	$1,114,427	$936,545	84.0%	7,965	$1,679	$1,411	7.5%	6.5%
2015	2010	5	$103,585	$66,453	64.2%	719	$1,729	$1,109		
	2011	4	$155,715	$94,197	60.5%	994	$1,880	$1,137		
	2012	3	$158,573	$154,146	97.2%	1,112	$1,711	$1,663		
	2013	2	$187,231	$190,862	101.9%	1,380	$1,628	$1,660		
	2014	1	$494,789	$447,925	90.5%	3,440	$1,726	$1,563		
	2015	0	$362,238	$338,853	93.5%	2,373	$1,832	$1,714		
2015 Total		**1.7**	$1,462,132	$1,292,436	88.4%	10,018	$1,751	$1,548	4.3%	9.7%
2016	2010	6	$90,016	$48,661	54.1%	578	$1,869	$1,010		
	2011	5	$144,720	$141,606	97.8%	870	$1,996	$1,953		
	2012	4	$139,438	$90,207	64.7%	923	$1,813	$1,173		
	2013	3	$188,549	$185,991	98.6%	1,286	$1,759	$1,736		
	2014	2	$413,779	$382,683	92.5%	2,731	$1,818	$1,682		
	2015	1	$410,188	$334,864	81.6%	2,668	$1,845	$1,506		
	2016	0	$245,611	$151,762	61.8%	1,555	$1,895	$1,171		
2016 Total		**2.2**	$1,632,301	$1,335,773	81.8%	10,611	$1,846	$1,511	5.4%	-2.4%
2017	2010	7	$78,010	$38,024	48.7%	450	$2,080	$1,014		
	2011	6	$119,619	$119,448	99.9%	686	$2,092	$2,089		
	2012	5	$133,386	$90,385	67.8%	809	$1,979	$1,341		
	2013	4	$176,997	$189,266	106.9%	1,100	$1,931	$2,065		
	2014	3	$371,898	$365,434	98.3%	2,230	$2,001	$1,966		
	2015	2	$366,124	$303,580	82.9%	2,128	$2,065	$1,712		
	2016	1	$259,385	$182,994	70.5%	1,639	$1,899	$1,340		
	2017	0	$148,404	$110,418	74.4%	1,001	$1,779	$1,324		
2017 Total		**2.9**	$1,653,822	$1,399,551	84.6%	10,043	$1,976	$1,672	7.0%	10.7%
2018	2010	8	$69,976	$49,067	70.1%	326	$2,576	$1,806		
	2011	7	$106,112	$78,239	73.7%	479	$2,658	$1,960		
	2012	6	$113,495	$52,605	46.3%	555	$2,454	$1,137		
	2013	5	$137,173	$105,758	77.1%	690	$2,386	$1,839		
	2014	4	$316,717	$359,825	113.6%	1,623	$2,342	$2,660		
	2015	3	$292,630	$254,755	87.1%	1,418	$2,476	$2,156		
	2016	2	$210,078	$170,866	81.3%	1,109	$2,273	$1,849		
	2017	1	$174,214	$166,455	95.5%	1,011	$2,068	$1,976		
	2018	0	$122,357	$103,499	84.6%	608	$2,415	$2,043		
2018 Total		**3.5**	$1,542,752	$1,341,069	86.9%	7,819	$2,368	$2,058	19.8%	23.1%
Through 2018			**$9,137,599**	**$7,604,250**	**83.2%**					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2019	4.3	$1,517,394	$1,317,425	86.8%	7,112	91.0%	5.3%	8.1%	8.0%	92%
2020	5.3	$1,410,453	$1,216,571	86.3%	6,081	85.5%	**6.0%**	8.7%	8.0%	92%
2021	6.3	$1,302,647	$1,122,905	86.2%	5,200	85.5%	5.2%	8.0%	7.9%	92%
2022	7.3	$1,202,008	$1,036,162	86.2%	4,447	85.5%	5.3%	7.9%	7.9%	92%
2023	8.3	$1,108,982	$956,048	86.2%	3,803	85.5%	5.4%	7.9%	7.9%	92%
2024	9.3	$1,023,291	$882,250	86.2%	3,252	85.5%	5.5%	7.9%	7.9%	92%
2025	10.3	$944,542	$814,442	86.2%	2,781	85.5%	5.6%	7.9%	8.0%	92%
2026	11.3	$869,735	$749,876	86.2%	2,378	85.5%	5.5%	7.7%	7.7%	92%
2027	12.3	$801,354	$691,011	86.2%	2,034	85.5%	5.7%	7.7%	7.8%	92%
2028	13.3	$739,154	$637,476	86.2%	1,739	85.5%	5.9%	7.9%	7.9%	92%
2029	14.3	$682,735	$588,912	86.3%	1,487	85.5%	6.1%	8.0%	8.0%	92%
2030	15.3	$631,658	$544,974	86.3%	1,272	85.5%	6.3%	8.2%	8.2%	92%
2031	16.3	$585,566	$505,330	86.3%	1,088	85.5%	6.6%	8.4%	8.4%	92%
2032	17.3	$544,080	$469,665	86.3%	930	85.5%	7.0%	8.7%	8.7%	92%
2033	18.3	$497,129	$428,486	86.2%	795	85.5%	5.1%	6.8%	6.7%	92%
2034	19.3	$453,578	$390,986	86.2%	680	85.5%	5.2%	6.7%	6.7%	92%
2035	20.3	$413,910	$356,833	86.2%	582	85.5%	5.4%	6.7%	6.7%	92%
2036	21.3	$377,791	$325,724	86.2%	497	85.5%	5.5%	6.7%	6.7%	92%
2037	22.3	$344,879	$297,382	86.2%	425	85.5%	5.6%	6.8%	6.8%	92%
2038	23.3	$314,892	$271,559	86.2%	364	85.5%	5.8%	6.8%	6.8%	92%
Through 2038		**$15,765,777**	**$13,604,018**	**86.3%**						
Lifetime		**$24,903,376**	**$21,208,268**	**85.2%**						

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80M

Nationwide Experience

With the 2020 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	$35,333	$21,863	61.9%	277	$1,531	$947		
2010 Total		**0**	$35,333	$21,863	61.9%	277	$1,531	$947		
2011	2010	1	$84,896	$35,212	41.5%	676	$1,507	$625		
	2011	0	$45,899	$42,085	91.7%	314	$1,754	$1,608		
2011 Total		**0.6**	$130,795	$77,298	59.1%	990	$1,585	$937	3.6%	-1.1%
2012	2010	2	$62,049	$33,613	54.2%	477	$1,561	$846		
	2011	1	$52,759	$40,757	77.3%	318	$1,991	$1,538		
	2012	0	$39,180	$25,305	64.6%	239	$1,967	$1,271		
2012 Total		**1.1**	$153,988	$99,674	64.7%	1,034	$1,787	$1,157	12.7%	23.5%
2013	2010	3	$55,941	$32,051	57.3%	396	$1,695	$971		
	2011	2	$36,052	$24,074	66.8%	217	$1,994	$1,331		
	2012	1	$36,572	$41,719	114.1%	249	$1,762	$2,011		
	2013	0	$17,961	$11,252	62.6%	138	$1,562	$978		
2013 Total		**1.9**	$146,525	$109,096	74.5%	1,000	$1,758	$1,309	-1.6%	13.2%
2014	2010	4	$49,510	$42,043	84.9%	335	$1,773	$1,506		
	2011	3	$22,224	$14,647	65.9%	146	$1,827	$1,204		
	2012	2	$26,051	$20,304	77.9%	157	$1,991	$1,552		
	2013	1	$24,564	$23,122	94.1%	196	$1,504	$1,416		
	2014	0	$11,653	$6,989	60.0%	78	$1,793	$1,075		
2014 Total		**2.5**	$134,001	$107,106	79.9%	912	$1,763	$1,409	0.3%	7.6%
2015	2010	5	$44,579	$43,388	97.3%	292	$1,832	$1,783		
	2011	4	$20,640	$9,808	47.5%	136	$1,821	$865		
	2012	3	$18,802	$16,066	85.4%	116	$1,945	$1,662		
	2013	2	$21,335	$14,282	66.9%	166	$1,542	$1,032		
	2014	1	$11,649	$2,194	18.8%	96	$1,456	$274		
	2015	0	$12,193	$10,645	87.3%	85	$1,721	$1,503		
2015 Total		**3.2**	$129,198	$96,383	74.6%	891	$1,740	$1,298	-1.3%	-7.9%
2016	2010	6	$37,809	$22,895	60.6%	236	$1,923	$1,164		
	2011	5	$17,152	$12,190	71.1%	115	$1,790	$1,272		
	2012	4	$16,265	$18,453	113.4%	97	$2,012	$2,283		
	2013	3	$17,811	$10,230	57.4%	130	$1,644	$944		
	2014	2	$12,655	$9,024	71.3%	94	$1,615	$1,152		
	2015	1	$11,377	$8,668	76.2%	84	$1,625	$1,238		
	2016	0	$3,306	$623	18.8%	16	$2,480	$467		
2016 Total		**4.0**	$116,375	$82,082	70.5%	772	$1,809	$1,276	4.0%	-1.7%
2017	2010	7	$33,362	$16,116	48.3%	193	$2,074	$1,002		
	2011	6	$16,081	$10,184	63.3%	97	$1,989	$1,260		
	2012	5	$14,141	$24,383	172.4%	81	$2,095	$3,612		
	2013	4	$15,466	$10,029	64.8%	97	$1,913	$1,241		
	2014	3	$10,810	$4,058	37.5%	80	$1,621	$609		
	2015	2	$10,726	$4,738	44.2%	74	$1,739	$768		
	2016	1	$1,678	$0	0.0%	10	$2,013	$0		
	2017	0	$1,254	$111	8.9%	6	$2,508	$223		
2017 Total		**5.0**	$103,517	$69,620	67.3%	638	$1,947	$1,309	7.6%	2.6%
2018	2010	8	$34,809	$30,915	88.8%	152	$2,748	$2,441		
	2011	7	$17,091	$8,093	47.3%	73	$2,810	$1,330		
	2012	6	$10,311	$26,337	255.4%	42	$2,946	$7,525		
	2013	5	$14,522	$25,630	176.5%	68	$2,563	$4,523		
	2014	4	$11,594	$11,380	98.2%	60	$2,319	$2,276		
	2015	3	$9,608	$11,821	123.0%	49	$2,353	$2,895		
	2016	2	$0	$0		0				
	2017	1	$2,029	$3,065	151.1%	12	$2,029	$3,065		
	2018	0	$4,137	$1,873	45.3%	15	$3,309	$1,499		
2018 Total		**5.9**	$104,101	$119,113	114.4%	471	$2,652	$3,035	36.2%	131.8%
Through 2018			**$1,053,834**	**$782,235**	**74.2%**					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2019	6.7	$98,705	$111,578	113.0%	413	87.7%	4.1%	8.1%	6.8%	92%
2020	7.7	$92,112	$103,041	111.9%	353	85.5%	**6.0%**	9.1%	8.0%	92%
2021	8.7	$85,043	$95,037	111.8%	302	85.5%	4.7%	8.0%	7.9%	92%
2022	9.7	$78,361	$87,563	111.7%	258	85.5%	4.6%	7.8%	7.7%	92%
2023	10.7	$72,129	$80,608	111.8%	221	85.5%	4.8%	7.6%	7.7%	92%
2024	11.7	$66,342	$74,159	111.8%	189	85.5%	5.1%	7.6%	7.6%	92%
2025	12.7	$60,988	$68,199	111.8%	162	85.5%	5.6%	7.5%	7.5%	92%
2026	13.7	$56,056	$62,708	111.9%	138	85.5%	6.0%	7.5%	7.5%	92%
2027	14.7	$51,546	$57,664	111.9%	118	85.5%	6.1%	7.5%	7.5%	92%
2028	15.7	$47,414	$53,046	111.9%	101	85.5%	6.2%	7.6%	7.6%	92%
2029	16.7	$43,641	$48,829	111.9%	86	85.5%	6.3%	7.6%	7.6%	92%
2030	17.7	$40,209	$44,991	111.9%	74	85.5%	6.3%	7.7%	7.7%	92%
2031	18.7	$37,091	$41,507	111.9%	63	85.5%	6.5%	7.9%	7.9%	92%
2032	19.7	$34,268	$38,356	111.9%	54	85.5%	6.8%	8.0%	8.1%	92%
2033	20.7	$31,724	$35,515	112.0%	46	85.5%	7.0%	8.3%	8.3%	92%
2034	21.7	$29,437	$32,963	112.0%	40	85.5%	7.3%	8.5%	8.5%	92%
2035	22.7	$27,389	$30,678	112.0%	34	85.5%	7.7%	8.8%	8.8%	92%
2036	23.7	$24,969	$27,917	111.8%	29	85.5%	5.4%	6.6%	6.4%	92%
2037	24.7	$22,721	$25,408	111.8%	25	85.5%	5.5%	6.4%	6.4%	92%
2038	25.7	$20,680	$23,126	111.8%	21	85.5%	5.6%	6.4%	6.4%	92%
Through 2038		**$1,020,825**	**$1,142,895**	**112.0%**						
Lifetime		**$2,074,658**	**$1,925,130**	**92.8%**						

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80N

RI Experience

With the 2020 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	$78,180	$37,724	48.3%	640	$1,466	$707		
2010 Total		**0**	$78,180	$37,724	48.3%	640	$1,466	$707		
2011	2010	1	$176,879	$78,404	44.3%	1,572	$1,350	$599		
	2011	0	$247,648	$165,077	66.7%	2,131	$1,395	$930		
2011 Total		**0.4**	$424,527	$243,481	57.4%	3,703	$1,376	$789	-6.1%	11.6%
2012	2010	2	$137,954	$64,141	46.5%	1,139	$1,453	$676		
	2011	1	$343,869	$252,820	73.5%	2,935	$1,406	$1,034		
	2012	0	$279,302	$120,317	43.1%	2,433	$1,378	$593		
2012 Total		**0.8**	$761,124	$437,277	57.5%	6,507	$1,404	$806	2.0%	2.2%
2013	2010	3	$121,421	$121,848	100.4%	946	$1,540	$1,546		
	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	$93,620	58.8%	1,365	$1,400	$823		
2013 Total		**1.4**	$895,573	$577,196	64.4%	7,651	$1,405	$905	0.1%	12.3%
2014	2010	4	$111,306	$60,615	54.5%	796	$1,678	$914		
	2011	3	$288,447	$166,601	57.8%	2,093	$1,654	$955		
	2012	2	$309,178	$235,718	76.2%	2,650	$1,400	$1,067		
	2013	1	$247,276	$167,524	67.7%	2,265	$1,310	$888		
	2014	0	$187,637	$125,877	67.1%	1,511	$1,490	$1,000		
2014 Total		**1.9**	$1,143,844	$756,335	66.1%	9,315	$1,474	$974	4.9%	7.6%
2015	2010	5	$109,017	$69,349	63.6%	746	$1,754	$1,116		
	2011	4	$264,387	$179,674	68.0%	1,825	$1,738	$1,181		
	2012	3	$291,352	$205,474	70.5%	2,377	$1,471	$1,037		
	2013	2	$225,443	$227,957	101.1%	1,966	$1,376	$1,391		
	2014	1	$263,584	$150,454	57.1%	2,253	$1,404	$801		
	2015	0	$177,695	$109,792	61.8%	1,526	$1,397	$863		
2015 Total		**2.4**	$1,331,479	$942,700	70.8%	10,693	$1,494	$1,058	1.4%	8.6%
2016	2010	6	$98,307	$75,893	77.2%	631	$1,870	$1,443		
	2011	5	$256,308	$168,124	65.6%	1,707	$1,802	$1,182		
	2012	4	$275,259	$272,752	99.1%	2,157	$1,531	$1,517		
	2013	3	$215,281	$159,257	74.0%	1,758	$1,469	$1,087		
	2014	2	$233,205	$159,357	68.3%	1,910	$1,465	$1,001		
	2015	1	$292,483	$243,205	83.2%	2,637	$1,331	$1,107		
	2016	0	$134,205	$128,899	96.0%	1,173	$1,373	$1,319		
2016 Total		**2.9**	$1,505,049	$1,207,487	80.2%	11,973	$1,508	$1,210	1.0%	14.4%
2017	2010	7	$94,983	$54,750	57.6%	574	$1,986	$1,145		
	2011	6	$239,964	$127,641	53.2%	1,491	$1,931	$1,027		
	2012	5	$264,545	$178,109	67.3%	1,923	$1,651	$1,111		
	2013	4	$204,435	$161,242	78.9%	1,567	$1,566	$1,235		
	2014	3	$226,872	$151,762	66.9%	1,734	$1,570	$1,050		
	2015	2	$265,025	$191,229	72.2%	2,255	$1,410	$1,018		
	2016	1	$211,550	$134,750	63.7%	1,934	$1,313	$836		
	2017	0	$134,008	$76,787	57.3%	1,124	$1,431	$820		
2017 Total		**3.5**	$1,641,383	$1,076,270	65.6%	12,602	$1,563	$1,025	3.6%	-15.3%
2018	2010	8	$101,020	$51,657	51.1%	529	$2,292	$1,172		
	2011	7	$217,540	$98,002	45.1%	1,215	$2,149	$968		
	2012	6	$238,821	$126,584	53.0%	1,514	$1,893	$1,003		
	2013	5	$198,557	$155,422	78.3%	1,327	$1,796	$1,405		
	2014	4	$209,717	$140,987	67.2%	1,400	$1,798	$1,208		
	2015	3	$252,608	$199,282	78.9%	1,877	$1,615	$1,274		
	2016	2	$194,965	$125,870	64.6%	1,572	$1,488	$961		
	2017	1	$204,066	$131,624	64.5%	1,686	$1,452	$937		
	2018	0	$142,950	$75,777	53.0%	1,108	$1,548	$821		
2018 Total		**3.9**	$1,760,245	$1,105,206	62.8%	12,228	$1,727	$1,085	10.5%	5.8%
Through 2018			**$9,541,404**	**$6,383,676**	**66.9%**					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2019	4.7	$1,689,640	$1,095,678	64.8%	11,231	91.9%	0.0%	4.5%	7.9%	92%
2020	5.7	$1,547,565	$1,026,721	66.3%	9,605	85.5%	**2.5%**	7.1%	9.6%	92%
2021	6.7	$1,445,442	$960,607	66.5%	8,213	85.5%	4.6%	9.2%	9.4%	92%
2022	7.7	$1,350,535	$897,559	66.5%	7,024	85.5%	4.7%	9.3%	9.3%	92%
2023	8.7	$1,260,466	$837,726	66.5%	6,006	85.5%	4.7%	9.1%	9.1%	92%
2024	9.7	$1,175,399	$781,200	66.5%	5,136	85.5%	4.7%	9.0%	9.0%	92%
2025	10.7	$1,095,266	$728,020	66.5%	4,392	85.5%	4.8%	9.0%	9.0%	92%
2026	11.7	$1,020,149	$678,184	66.5%	3,756	85.5%	5.0%	8.9%	8.9%	92%
2027	12.7	$949,983	$631,659	66.5%	3,212	85.5%	5.3%	8.9%	8.9%	92%
2028	13.7	$884,840	$588,383	66.5%	2,747	85.5%	5.3%	8.9%	8.9%	92%
2029	14.7	$824,426	$548,274	66.5%	2,349	85.5%	5.5%	9.0%	9.0%	92%
2030	15.7	$768,616	$511,232	66.5%	2,009	85.5%	5.7%	9.0%	9.0%	92%
2031	16.7	$717,264	$477,148	66.5%	1,718	85.5%	5.9%	9.1%	9.1%	92%
2032	17.7	$670,167	$445,902	66.5%	1,469	85.5%	6.1%	9.3%	9.3%	92%
2033	18.7	$627,174	$417,368	66.5%	1,256	85.5%	6.3%	9.4%	9.5%	92%
2034	19.7	$588,044	$391,418	66.6%	1,074	85.5%	6.6%	9.6%	9.7%	92%
2035	20.7	$552,599	$367,922	66.6%	919	85.5%	7.0%	9.9%	9.9%	92%
2036	21.7	$520,650	$346,751	66.6%	785	85.5%	7.3%	10.2%	10.2%	92%
2037	22.7	$480,870	$319,699	66.5%	672	85.5%	5.1%	8.0%	7.8%	92%
2038	23.7	$443,354	$294,817	66.5%	574	85.5%	5.4%	7.8%	7.8%	92%
Through 2038		**$18,612,451**	**$12,346,268**	**66.3%**						
Lifetime		**$28,153,855**	**$18,729,944**	**66.5%**						

RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Colonial Penn Life Insurance Company

Submission:

Policy Form Series CPL-GR-A080

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

Signature of qualified actuary: Christopher J. Conforti

Name (typed or printed): Christopher J. Conforti

Title or business affiliation: Actuary

Date: 8/27/2019

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

Reset Form

Colonial Penn Life Insurance Company

Rate Memorandum

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

1. Purpose of Filing

We are filing the 2020 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation.

2. General Description

a. Issuer – Colonial Penn Life Insurance Company.

b. Forms – CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80D, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-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 2020.

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, 2018, valued as of March 31, 2019.

Projected experience, assuming approval of the proposed 2020 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. The proposed rate increase for new plan D is equal to the expected claim trend.

8. Loss Ratio Compliance

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

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

Christopher J. Conforti, ASA, MAAA

Colonial Penn Life Insurance Company – Consumer Narrative

2020 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

Medicare Supplement Rates Changing in 2020

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

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

The company has requested an overall premium increase of 5.14%. 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%
D	CPL-GR-A80D	6.0%
F	CPL-GR-A80F	6.0%
FH*	CPL-GR-A80FH	2.0%
G	CPL-GR-A80G	9.0%
K	CPL-GR-A80K	6.0%
L	CPL-GR-A80L	6.0%
M	CPL-GR-A80M	6.0%
N	CPL-GR-A80N	2.5%

- High Deductible Plan F

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan A
65	$2,655.25
66	2,752.78
67	2,870.59
68	2,991.36
69	3,116.48
70	3,245.54
71	3,377.64
72	3,514.55
73	3,655.06
74	3,800.04
75	3,949.49
76	4,104.07
77	4,263.13
78	4,427.09
79	4,519.93
80	4,614.51
81	4,734.83
82	4,858.43
83	4,984.87
84	5,115.45
85	5,248.76
86	5,385.77
87	5,526.61
88	5,670.50
89	5,818.86
90	5,970.17
91	6,048.39
92	6,127.59
93	6,207.11
94	6,288.17
95	6,370.42
96	6,453.76
97	6,537.98
98	6,623.18
99+	6,709.47

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan A
65	$2,950.56
66	3,058.67
67	3,189.36
68	3,324.08
69	3,462.84
70	3,605.97
71	3,753.35
72	3,904.66
73	4,061.20
74	4,222.33
75	4,388.47
76	4,560.07
77	4,736.80
78	4,918.98
79	5,022.29
80	5,126.90
81	5,260.87
82	5,398.21
83	5,539.04
84	5,683.70
85	5,831.95
86	5,984.13
87	6,140.68
88	6,300.60
89	6,465.11
90	6,633.98
91	6,720.38
92	6,808.42
93	6,897.11
94	6,987.32
95	7,078.30
96	7,170.70
97	7,264.30
98	7,359.10
99+	7,455.21

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan A
65	$3,278.37
66	3,398.48
67	3,544.12
68	3,693.57
69	3,847.71
70	4,006.55
71	4,170.18
72	4,338.84
73	4,512.62
74	4,691.52
75	4,876.43
76	5,066.79
77	5,263.05
78	5,465.95
79	5,580.28
80	5,697.12
81	5,845.91
82	5,998.20
83	6,154.86
84	6,315.55
85	6,480.49
86	6,649.36
87	6,823.14
88	7,001.07
89	7,183.79
90	7,371.43
91	7,467.43
92	7,565.06
93	7,663.46
94	7,763.72
95	7,864.73
96	7,967.39
97	8,071.46
98	8,176.84
99+	8,283.86

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan A
65	$2,950.56
66	3,058.67
67	3,189.36
68	3,324.08
69	3,462.84
70	3,605.97
71	3,753.35
72	3,904.66
73	4,061.20
74	4,222.33
75	4,388.47
76	4,560.07
77	4,736.80
78	4,918.98
79	5,022.29
80	5,126.90
81	5,260.87
82	5,398.21
83	5,539.04
84	5,683.70
85	5,831.95
86	5,984.13
87	6,140.68
88	6,300.60
89	6,465.11
90	6,633.98
91	6,720.38
92	6,808.42
93	6,897.11
94	6,987.32
95	7,078.30
96	7,170.70
97	7,264.30
98	7,359.10
99+	7,455.21

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan A
65	$3,278.37
66	3,398.48
67	3,544.12
68	3,693.57
69	3,847.71
70	4,006.55
71	4,170.18
72	4,338.84
73	4,512.62
74	4,691.52
75	4,876.43
76	5,066.79
77	5,263.05
78	5,465.95
79	5,580.28
80	5,697.12
81	5,845.91
82	5,998.20
83	6,154.86
84	6,315.55
85	6,480.49
86	6,649.36
87	6,823.14
88	7,001.07
89	7,183.79
90	7,371.43
91	7,467.43
92	7,565.06
93	7,663.46
94	7,763.72
95	7,864.73
96	7,967.39
97	8,071.46
98	8,176.84
99+	8,283.86

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan A
65	$3,642.73
66	3,776.48
67	3,937.49
68	4,104.07
69	4,275.46
70	4,451.85
71	4,633.49
72	4,821.01
73	5,014.10
74	5,212.76
75	5,418.28
76	5,629.70
77	5,847.77
78	6,073.48
79	6,200.02
80	6,330.06
81	6,495.33
82	6,664.64
83	6,838.85
84	7,017.32
85	7,200.38
86	7,388.12
87	7,581.21
88	7,778.99
89	7,982.12
90	8,190.26
91	8,297.06
92	8,405.60
93	8,515.02
94	8,626.07
95	8,738.65
96	8,852.76
97	8,968.51
98	9,085.12
99+	9,203.92

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan A
65	$3,036.96
66	3,148.56
67	3,283.17
68	3,421.94
69	3,564.52
70	3,712.01
71	3,863.64
72	4,019.64
73	4,180.77
74	4,346.58
75	4,517.74
76	4,694.14
77	4,876.00
78	5,063.96
79	5,169.99
80+	5,278.43

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan B
65	$2,010.31
66	2,088.86
67	2,174.49
68	2,262.64
69	2,353.73
70	2,447.43
71	2,544.09
72	2,643.58
73	2,746.45
74	2,852.05
75	2,961.14
76	3,073.83
77	3,189.68
78	3,309.35
79	3,384.95
80	3,462.41
81	3,556.44
82	3,653.42
83	3,752.59
84	3,854.59
85	3,959.64
86	4,067.31
87	4,177.93
88	4,291.49
89	4,408.22
90	4,528.22
91	4,589.63
92	4,652.14
93	4,715.63
94	4,779.56
95	4,844.80
96	4,910.80
97	4,977.56
98	5,045.30
99+	5,113.59

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan B
65	$2,234.05
66	2,320.89
67	2,416.02
68	2,514.20
69	2,615.32
70	2,719.29
71	2,826.63
72	2,937.25
73	3,051.47
74	3,168.85
75	3,290.05
76	3,415.28
77	3,544.33
78	3,677.21
79	3,761.10
80	3,847.06
81	3,951.89
82	4,059.24
83	4,169.75
84	4,282.87
85	4,399.38
86	4,518.94
87	4,642.00
88	4,768.21
89	4,897.81
90	5,030.90
91	5,099.52
92	5,168.79
93	5,239.05
94	5,310.28
95	5,382.50
96	5,455.81
97	5,529.88
98	5,605.04
99+	5,681.30

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan B
65	$2,482.02
66	2,578.89
67	2,684.49
68	2,793.47
69	2,905.94
70	3,021.47
71	3,140.92
72	3,263.86
73	3,390.52
74	3,521.10
75	3,655.82
76	3,794.80
77	3,938.04
78	4,085.86
79	4,179.02
80	4,274.69
81	4,390.87
82	4,510.22
83	4,633.05
84	4,759.05
85	4,888.54
86	5,021.52
87	5,157.88
88	5,298.39
89	5,442.61
90	5,590.54
91	5,666.79
92	5,743.59
93	5,821.92
94	5,901.01
95	5,981.30
96	6,062.57
97	6,145.15
98	6,228.82
99+	6,313.47

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan B
65	$2,234.05
66	2,320.89
67	2,416.02
68	2,514.20
69	2,615.32
70	2,719.29
71	2,826.63
72	2,937.25
73	3,051.47
74	3,168.85
75	3,290.05
76	3,415.28
77	3,544.33
78	3,677.21
79	3,761.10
80	3,847.06
81	3,951.89
82	4,059.24
83	4,169.75
84	4,282.87
85	4,399.38
86	4,518.94
87	4,642.00
88	4,768.21
89	4,897.81
90	5,030.90
91	5,099.52
92	5,168.79
93	5,239.05
94	5,310.28
95	5,382.50
96	5,455.81
97	5,529.88
98	5,605.04
99+	5,681.30

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan B
65	$2,482.02
66	2,578.89
67	2,684.49
68	2,793.47
69	2,905.94
70	3,021.47
71	3,140.92
72	3,263.86
73	3,390.52
74	3,521.10
75	3,655.82
76	3,794.80
77	3,938.04
78	4,085.86
79	4,179.02
80	4,274.69
81	4,390.87
82	4,510.22
83	4,633.05
84	4,759.05
85	4,888.54
86	5,021.52
87	5,157.88
88	5,298.39
89	5,442.61
90	5,590.54
91	5,666.79
92	5,743.59
93	5,821.92
94	5,901.01
95	5,981.30
96	6,062.57
97	6,145.15
98	6,228.82
99+	6,313.47

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan B
65	$2,757.69
66	2,865.58
67	2,983.07
68	3,103.72
69	3,228.85
70	3,357.24
71	3,489.79
72	3,626.48
73	3,767.31
74	3,912.19
75	4,062.08
76	4,216.44
77	4,375.60
78	4,539.89
79	4,643.42
80	4,749.56
81	4,878.50
82	5,011.38
83	5,147.74
84	5,287.81
85	5,431.70
86	5,579.30
87	5,731.37
88	5,887.26
89	6,047.19
90	6,211.91
91	6,296.46
92	6,381.77
93	6,468.60
94	6,556.75
95	6,645.76
96	6,736.20
97	6,827.83
98	6,920.89
99+	7,014.92

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan B
65	$2,299.51
66	2,389.18
67	2,487.03
68	2,588.27
69	2,692.01
70	2,799.25
71	2,909.76
72	3,023.76
73	3,141.14
74	3,262.12
75	3,386.92
76	3,515.64
77	3,648.41
78	3,785.42
79	3,871.50
80+	3,959.97

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan D
65	$1,382.61
66	1,452.64
67	1,531.73
68	1,613.88
69	1,699.29
70	1,787.99
71	1,880.49
72	1,976.60
73	2,077.07
74	2,181.80
75	2,291.33
76	2,405.76
77	2,525.87
78	2,651.76
79	2,704.78
80	2,758.78
81	2,814.09
82	2,870.27
83	2,927.76
84	2,986.34
85	3,046.12
86	3,106.99
87	3,169.06
88	3,232.45
89	3,297.14
90	3,363.03
91	3,430.34
92	3,498.84
93	3,568.88
94	3,640.33
95	3,713.10
96	3,787.39
97	3,863.10
98	3,940.44
99+	4,019.09

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan D
65	$1,536.31
66	1,613.99
67	1,701.91
68	1,793.22
69	1,888.13
70	1,986.64
71	2,089.40
72	2,196.31
73	2,307.80
74	2,424.20
75	2,545.94
76	2,673.14
77	2,806.45
78	2,946.41
79	3,005.32
80	3,065.43
81	3,126.74
82	3,189.25
83	3,253.06
84	3,318.19
85	3,384.52
86	3,452.15
87	3,521.21
88	3,591.68
89	3,663.46
90	3,736.77
91	3,811.50
92	3,887.64
93	3,965.53
94	4,044.84
95	4,125.67
96	4,208.26
97	4,292.36
98	4,378.22
99+	4,465.71

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan D
65	$1,707.04
66	1,793.44
67	1,891.08
68	1,992.53
69	2,097.91
70	2,207.33
71	2,321.54
72	2,440.23
73	2,564.27
74	2,693.54
75	2,828.81
76	2,970.08
77	3,118.34
78	3,273.79
79	3,339.24
80	3,406.01
81	3,474.19
82	3,543.68
83	3,614.48
84	3,686.81
85	3,760.55
86	3,835.71
87	3,912.40
88	3,990.73
89	4,070.48
90	4,151.86
91	4,234.98
92	4,319.64
93	4,406.04
94	4,494.18
95	4,584.18
96	4,675.71
97	4,769.31
98	4,864.65
99+	4,961.96

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan D
65	$1,536.31
66	1,613.99
67	1,701.91
68	1,793.22
69	1,888.13
70	1,986.64
71	2,089.40
72	2,196.31
73	2,307.80
74	2,424.20
75	2,545.94
76	2,673.14
77	2,806.45
78	2,946.41
79	3,005.32
80	3,065.43
81	3,126.74
82	3,189.25
83	3,253.06
84	3,318.19
85	3,384.52
86	3,452.15
87	3,521.21
88	3,591.68
89	3,663.46
90	3,736.77
91	3,811.50
92	3,887.64
93	3,965.53
94	4,044.84
95	4,125.67
96	4,208.26
97	4,292.36
98	4,378.22
99+	4,465.71

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan D
65	$1,707.04
66	1,793.44
67	1,891.08
68	1,992.53
69	2,097.91
70	2,207.33
71	2,321.54
72	2,440.23
73	2,564.27
74	2,693.54
75	2,828.81
76	2,970.08
77	3,118.34
78	3,273.79
79	3,339.24
80	3,406.01
81	3,474.19
82	3,543.68
83	3,614.48
84	3,686.81
85	3,760.55
86	3,835.71
87	3,912.40
88	3,990.73
89	4,070.48
90	4,151.86
91	4,234.98
92	4,319.64
93	4,406.04
94	4,494.18
95	4,584.18
96	4,675.71
97	4,769.31
98	4,864.65
99+	4,961.96

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan D
65	$1,896.64
66	1,992.64
67	2,101.18
68	2,213.87
69	2,330.93
70	2,452.67
71	2,579.43
72	2,711.43
73	2,849.10
74	2,992.88
75	3,143.10
76	3,300.08
77	3,464.81
78	3,637.50
79	3,710.26
80	3,784.55
81	3,860.15
82	3,937.39
83	4,016.15
84	4,096.44
85	4,178.37
86	4,261.93
87	4,347.24
88	4,434.18
89	4,522.87
90	4,613.31
91	4,705.60
92	4,799.63
93	4,895.63
94	4,993.49
95	5,093.41
96	5,195.30
97	5,299.26
98	5,405.19
99+	5,513.30

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan F
65	$2,781.25
66	2,890.56
67	3,003.25
68	3,120.74
69	3,242.81
70	3,369.68
71	3,502.01
72	3,639.79
73	3,783.35
74	3,933.13
75	4,089.46
76	4,253.64
77	4,425.02
78	4,605.23
79	4,736.03
80	4,878.61
81	5,039.85
82	5,206.10
83	5,377.81
84	5,555.19
85	5,739.01
86	5,927.95
87	6,123.77
88	6,325.80
89	6,534.60
90	6,750.38
91	6,861.87
92	6,975.00
93	7,090.09
94	7,207.03
95	7,325.94
96	7,447.03
97	7,569.97
98	7,694.77
99+	7,821.64

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan F
65	$3,090.41
66	3,211.61
67	3,337.39
68	3,467.97
69	3,603.57
70	3,744.41
71	3,891.02
72	4,043.97
73	4,203.56
74	4,369.71
75	4,544.14
76	4,726.11
77	4,916.80
78	5,116.76
79	5,262.50
80	5,420.90
81	5,599.81
82	5,784.39
83	5,975.30
84	6,172.64
85	6,376.20
86	6,586.64
87	6,803.94
88	7,028.56
89	7,260.48
90	7,500.16
91	7,623.86
92	7,749.54
93	7,877.39
94	8,007.32
95	8,139.31
96	8,274.04
97	8,410.29
98	8,549.17
99+	8,690.33

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan F
65	$3,433.83
66	3,568.55
67	3,707.97
68	3,852.95
69	4,003.71
70	4,160.47
71	4,323.56
72	4,493.64
73	4,670.80
74	4,855.60
75	5,049.12
76	5,251.27
77	5,463.01
78	5,685.55
79	5,847.33
80	6,023.08
81	6,221.62
82	6,427.36
83	6,639.33
84	6,858.38
85	7,084.52
86	7,318.52
87	7,560.05
88	7,809.53
89	8,067.31
90	8,333.71
91	8,471.17
92	8,611.02
93	8,753.27
94	8,897.49
95	9,044.22
96	9,193.56
97	9,345.30
98	9,499.34
99+	9,655.88

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan F
65	$3,090.41
66	3,211.61
67	3,337.39
68	3,467.97
69	3,603.57
70	3,744.41
71	3,891.02
72	4,043.97
73	4,203.56
74	4,369.71
75	4,544.14
76	4,726.11
77	4,916.80
78	5,116.76
79	5,262.50
80	5,420.90
81	5,599.81
82	5,784.39
83	5,975.30
84	6,172.64
85	6,376.20
86	6,586.64
87	6,803.94
88	7,028.56
89	7,260.48
90	7,500.16
91	7,623.86
92	7,749.54
93	7,877.39
94	8,007.32
95	8,139.31
96	8,274.04
97	8,410.29
98	8,549.17
99+	8,690.33

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan F
65	$3,433.83
66	3,568.55
67	3,707.97
68	3,852.95
69	4,003.71
70	4,160.47
71	4,323.56
72	4,493.64
73	4,670.80
74	4,855.60
75	5,049.12
76	5,251.27
77	5,463.01
78	5,685.55
79	5,847.33
80	6,023.08
81	6,221.62
82	6,427.36
83	6,639.33
84	6,858.38
85	7,084.52
86	7,318.52
87	7,560.05
88	7,809.53
89	8,067.31
90	8,333.71
91	8,471.17
92	8,611.02
93	8,753.27
94	8,897.49
95	9,044.22
96	9,193.56
97	9,345.30
98	9,499.34
99+	9,655.88

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan F
65	$3,815.53
66	3,964.88
67	4,120.22
68	4,281.13
69	4,448.69
70	4,622.91
71	4,804.00
72	4,992.72
73	5,189.85
74	5,395.16
75	5,609.95
76	5,834.68
77	6,070.20
78	6,317.40
79	6,496.64
80	6,692.24
81	6,913.14
82	7,141.25
83	7,376.99
84	7,620.37
85	7,871.93
86	8,131.68
87	8,400.26
88	8,677.35
89	8,963.60
90	9,259.34
91	9,412.39
92	9,567.52
93	9,725.70
94	9,886.06
95	10,049.26
96	10,214.86
97	10,383.73
98	10,555.00
99+	10,728.89

* 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 GR-A80
Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	Plan F
65	$3,181.06
66	3,305.75
67	3,435.24
68	3,569.42
69	3,709.28
70	3,854.48
71	4,005.57
72	4,162.77
73	4,327.16
74	4,498.65
75	4,677.45
76	4,864.87
77	5,061.23
78	5,267.19
79	5,416.86
80+	5,579.95

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

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

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan FH
65	$490.03
66	509.45
67	529.09
68	549.92
69	571.52
70	593.89
71	617.12
72	641.34
73	666.54
74	693.05
75	720.65
76	749.45
77	779.67
78	811.41
79	834.43
80+	859.85

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan G
65	$2,072.49
66	2,158.35
67	2,251.29
68	2,347.73
69	2,447.98
70	2,552.38
71	2,660.92
72	2,773.94
73	2,891.76
74	3,014.92
75	3,143.43
76	3,278.05
77	3,419.10
78	3,566.92
79	3,674.15
80	3,791.53
81	3,925.49
82	4,064.04
83	4,207.60
84	4,356.18
85	4,509.78
86	4,669.16
87	4,833.89
88	5,004.50
89	5,181.01
90	5,363.96
91	5,458.43
92	5,554.86
93	5,652.93
94	5,752.75
95	5,854.10
96	5,957.62
97	6,062.68
98	6,169.69
99+	6,278.67

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan G
65	$2,302.89
66	2,398.23
67	2,501.32
68	2,608.78
69	2,720.05
70	2,835.79
71	2,956.67
72	3,082.12
73	3,213.14
74	3,350.04
75	3,492.84
76	3,642.30
77	3,798.84
78	3,963.35
79	4,082.58
80	4,212.95
81	4,361.64
82	4,515.45
83	4,674.94
84	4,839.89
85	5,010.72
86	5,187.45
87	5,370.83
88	5,560.21
89	5,756.57
90	5,959.91
91	6,064.86
92	6,171.88
93	6,280.97
94	6,391.80
95	6,504.60
96	6,619.36
97	6,736.31
98	6,855.11
99+	6,976.20

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan G
65	$2,558.71
66	2,664.85
67	2,779.50
68	2,898.63
69	3,022.45
70	3,151.06
71	3,285.25
72	3,424.77
73	3,570.19
74	3,722.26
75	3,880.77
76	4,047.02
77	4,221.13
78	4,403.75
79	4,536.40
80	4,681.16
81	4,846.43
82	5,017.49
83	5,194.65
84	5,378.14
85	5,567.84
86	5,764.32
87	5,967.77
88	6,178.42
89	6,396.49
90	6,622.31
91	6,739.25
92	6,858.27
93	6,979.36
94	7,102.52
95	7,227.98
96	7,355.28
97	7,485.10
98	7,617.54
99+	7,751.72

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan G
65	$2,302.89
66	2,398.23
67	2,501.32
68	2,608.78
69	2,720.05
70	2,835.79
71	2,956.67
72	3,082.12
73	3,213.14
74	3,350.04
75	3,492.84
76	3,642.30
77	3,798.84
78	3,963.35
79	4,082.58
80	4,212.95
81	4,361.64
82	4,515.45
83	4,674.94
84	4,839.89
85	5,010.72
86	5,187.45
87	5,370.83
88	5,560.21
89	5,756.57
90	5,959.91
91	6,064.86
92	6,171.88
93	6,280.97
94	6,391.80
95	6,504.60
96	6,619.36
97	6,736.31
98	6,855.11
99+	6,976.20

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan G
65	$2,558.71
66	2,664.85
67	2,779.50
68	2,898.63
69	3,022.45
70	3,151.06
71	3,285.25
72	3,424.77
73	3,570.19
74	3,722.26
75	3,880.77
76	4,047.02
77	4,221.13
78	4,403.75
79	4,536.40
80	4,681.16
81	4,846.43
82	5,017.49
83	5,194.65
84	5,378.14
85	5,567.84
86	5,764.32
87	5,967.77
88	6,178.42
89	6,396.49
90	6,622.31
91	6,739.25
92	6,858.27
93	6,979.36
94	7,102.52
95	7,227.98
96	7,355.28
97	7,485.10
98	7,617.54
99+	7,751.72

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan G
65	$2,843.10
66	2,960.81
67	3,088.12
68	3,220.77
69	3,358.12
70	3,501.13
71	3,650.15
72	3,805.28
73	3,966.84
74	4,135.71
75	4,312.22
76	4,496.80
77	4,690.22
78	4,893.12
79	5,040.39
80	5,201.30
81	5,384.79
82	5,574.94
83	5,771.73
84	5,975.51
85	6,186.60
86	6,404.67
87	6,630.82
88	6,864.92
89	7,107.21
90	7,358.12
91	7,488.16
92	7,620.37
93	7,754.99
94	7,891.57
95	8,030.77
96	8,172.80
97	8,317.02
98	8,463.64
99+	8,613.09

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan G
65	$2,370.42
66	2,468.92
67	2,574.96
68	2,685.47
69	2,799.90
70	2,919.25
71	3,043.50
72	3,172.77
73	3,307.72
74	3,448.44
75	3,595.39
76	3,749.10
77	3,910.66
78	4,079.86
79	4,202.58
80+	4,336.65

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan K
65	$796.47
66	817.08
67	851.99
68	889.19
69	928.79
70	970.79
71	1,015.08
72	1,061.99
73	1,111.74
74	1,164.10
75	1,219.41
76	1,277.55
77	1,339.08
78	1,403.88
79	1,456.46
80	1,504.02
81	1,559.77
82	1,617.48
83	1,677.59
84	1,739.99
85	1,804.46
86	1,871.44
87	1,940.71
88	2,012.71
89	2,087.33
90	2,164.78
91	2,204.82
92	2,245.73
93	2,287.51
94	2,330.16
95	2,373.25
96	2,417.33
97	2,462.27
98	2,507.87
99+	2,554.45

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan K
65	$885.05
66	908.07
67	946.79
68	988.03
69	1,031.77
70	1,078.57
71	1,127.66
72	1,179.92
73	1,235.23
74	1,293.48
75	1,354.79
76	1,419.70
77	1,487.88
78	1,559.88
79	1,618.35
80	1,671.04
81	1,733.11
82	1,797.37
83	1,864.02
84	1,933.18
85	2,004.86
86	2,079.26
87	2,156.27
88	2,236.35
89	2,319.36
90	2,405.33
91	2,450.05
92	2,495.54
93	2,541.80
94	2,588.92
95	2,637.03
96	2,686.01
97	2,735.65
98	2,786.59
99+	2,838.30

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan K
65	$983.34
66	1,008.97
67	1,051.95
68	1,097.88
69	1,146.64
70	1,198.35
71	1,253.23
72	1,311.04
73	1,372.57
74	1,437.26
75	1,505.33
76	1,577.33
77	1,653.04
78	1,733.22
79	1,798.02
80	1,856.71
81	1,925.66
82	1,997.00
83	2,071.29
84	2,148.09
85	2,227.84
86	2,310.53
87	2,396.16
88	2,485.07
89	2,577.25
90	2,672.92
91	2,722.45
92	2,773.07
93	2,824.45
94	2,876.81
95	2,930.05
96	2,984.27
97	3,039.68
98	3,096.30
99+	3,153.68

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan K
65	$885.05
66	908.07
67	946.79
68	988.03
69	1,031.77
70	1,078.57
71	1,127.66
72	1,179.92
73	1,235.23
74	1,293.48
75	1,354.79
76	1,419.70
77	1,487.88
78	1,559.88
79	1,618.35
80	1,671.04
81	1,733.11
82	1,797.37
83	1,864.02
84	1,933.18
85	2,004.86
86	2,079.26
87	2,156.27
88	2,236.35
89	2,319.36
90	2,405.33
91	2,450.05
92	2,495.54
93	2,541.80
94	2,588.92
95	2,637.03
96	2,686.01
97	2,735.65
98	2,786.59
99+	2,838.30

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan K
65	$983.34
66	1,008.97
67	1,051.95
68	1,097.88
69	1,146.64
70	1,198.35
71	1,253.23
72	1,311.04
73	1,372.57
74	1,437.26
75	1,505.33
76	1,577.33
77	1,653.04
78	1,733.22
79	1,798.02
80	1,856.71
81	1,925.66
82	1,997.00
83	2,071.29
84	2,148.09
85	2,227.84
86	2,310.53
87	2,396.16
88	2,485.07
89	2,577.25
90	2,672.92
91	2,722.45
92	2,773.07
93	2,824.45
94	2,876.81
95	2,930.05
96	2,984.27
97	3,039.68
98	3,096.30
99+	3,153.68

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan K
65	$1,092.75
66	1,121.01
67	1,168.68
68	1,219.84
69	1,273.95
70	1,331.44
71	1,392.53
72	1,456.90
73	1,525.08
74	1,596.97
75	1,672.57
76	1,752.53
77	1,836.86
78	1,925.77
79	1,997.87
80	2,063.22
81	2,139.58
82	2,218.89
83	2,301.36
84	2,386.78
85	2,475.36
86	2,567.11
87	2,662.56
88	2,761.29
89	2,863.83
90	2,969.98
91	3,025.17
92	3,081.14
93	3,138.30
94	3,196.45
95	3,255.68
96	3,316.01
97	3,377.43
98	3,440.15
99+	3,504.08

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan K
65	$911.23
66	934.57
67	974.50
68	1,017.16
69	1,062.21
70	1,110.21
71	1,160.83
72	1,214.72
73	1,271.44
74	1,331.44
75	1,394.72
76	1,461.26
77	1,531.73
78	1,605.70
79	1,665.80
80+	1,720.24

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan L
65	$1,556.06
66	1,604.17
67	1,663.40
68	1,726.89
69	1,793.55
70	1,863.69
71	1,937.98
72	2,016.09
73	2,098.24
74	2,184.96
75	2,276.16
76	2,372.16
77	2,473.40
78	2,580.09
79	2,660.49
80	2,735.21
81	2,825.87
82	2,919.58
83	3,016.01
84	3,116.16
85	3,219.14
86	3,325.83
87	3,435.90
88	3,549.57
89	3,667.28
90	3,788.59
91	3,851.10
92	3,914.69
93	3,979.60
94	4,045.49
95	4,112.47
96	4,180.66
97	4,249.60
98	4,319.85
99+	4,391.75

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan L
65	$1,728.75
66	1,782.20
67	1,848.42
68	1,918.78
69	1,992.75
70	2,070.75
71	2,153.33
72	2,239.84
73	2,331.58
74	2,427.47
75	2,529.03
76	2,635.61
77	2,748.09
78	2,866.99
79	2,956.45
80	3,039.36
81	3,139.94
82	3,243.68
83	3,351.24
84	3,461.97
85	3,576.52
86	3,694.99
87	3,817.17
88	3,943.39
89	4,074.18
90	4,209.02
91	4,278.62
92	4,349.31
93	4,421.20
94	4,494.40
95	4,568.69
96	4,644.51
97	4,721.42
98	4,799.52
99+	4,878.94

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan L
65	$1,920.97
66	1,980.53
67	2,054.06
68	2,131.95
69	2,214.09
70	2,300.93
71	2,392.56
72	2,488.89
73	2,590.34
74	2,697.58
75	2,810.05
76	2,928.52
77	3,053.54
78	3,185.65
79	3,284.92
80	3,376.77
81	3,488.70
82	3,604.22
83	3,723.57
84	3,846.73
85	3,974.04
86	4,105.49
87	4,241.53
88	4,381.71
89	4,526.69
90	4,676.58
91	4,754.03
92	4,832.36
93	4,912.54
94	4,993.92
95	5,076.61
96	5,160.61
97	5,246.14
98	5,332.76
99+	5,421.23

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan L
65	$1,728.75
66	1,782.20
67	1,848.42
68	1,918.78
69	1,992.75
70	2,070.75
71	2,153.33
72	2,239.84
73	2,331.58
74	2,427.47
75	2,529.03
76	2,635.61
77	2,748.09
78	2,866.99
79	2,956.45
80	3,039.36
81	3,139.94
82	3,243.68
83	3,351.24
84	3,461.97
85	3,576.52
86	3,694.99
87	3,817.17
88	3,943.39
89	4,074.18
90	4,209.02
91	4,278.62
92	4,349.31
93	4,421.20
94	4,494.40
95	4,568.69
96	4,644.51
97	4,721.42
98	4,799.52
99+	4,878.94

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan L
65	$1,920.97
66	1,980.53
67	2,054.06
68	2,131.95
69	2,214.09
70	2,300.93
71	2,392.56
72	2,488.89
73	2,590.34
74	2,697.58
75	2,810.05
76	2,928.52
77	3,053.54
78	3,185.65
79	3,284.92
80	3,376.77
81	3,488.70
82	3,604.22
83	3,723.57
84	3,846.73
85	3,974.04
86	4,105.49
87	4,241.53
88	4,381.71
89	4,526.69
90	4,676.58
91	4,754.03
92	4,832.36
93	4,912.54
94	4,993.92
95	5,076.61
96	5,160.61
97	5,246.14
98	5,332.76
99+	5,421.23

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan L
65	$2,134.02
66	2,200.24
67	2,282.16
68	2,368.67
69	2,459.98
70	2,556.96
71	2,658.41
72	2,765.43
73	2,878.56
74	2,997.14
75	3,122.16
76	3,253.94
77	3,392.81
78	3,539.64
79	3,650.04
80	3,752.15
81	3,876.19
82	4,004.58
83	4,137.13
84	4,273.93
85	4,415.53
86	4,561.71
87	4,712.69
88	4,868.47
89	5,029.70
90	5,196.39
91	5,282.14
92	5,369.52
93	5,458.65
94	5,548.75
95	5,640.72
96	5,734.10
97	5,828.90
98	5,925.22
99+	6,023.51

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan L
65	$1,779.26
66	1,834.57
67	1,902.86
68	1,975.29
69	2,051.22
70	2,131.84
71	2,216.49
72	2,305.73
73	2,399.87
74	2,499.14
75	2,603.32
76	2,713.40
77	2,828.81
78	2,950.99
79	3,043.39
80+	3,128.70

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan M
65	$1,945.62
66	2,032.02
67	2,122.24
68	2,215.29
69	2,312.27
70	2,413.29
71	2,518.34
72	2,628.09
73	2,742.20
74	2,861.65
75	2,986.45
76	3,117.03
77	3,254.37
78	3,398.26
79	3,500.37
80	3,573.02
81	3,685.06
82	3,800.80
83	3,920.04
84	4,043.20
85	4,170.18
86	4,301.09
87	4,436.25
88	4,575.45
89	4,719.12
90	4,867.16
91	4,943.63
92	5,021.52
93	5,100.07
94	5,180.25
95	5,261.52
96	5,344.10
97	5,427.88
98	5,513.30
99+	5,599.70

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan M
65	$2,161.95
66	2,258.05
67	2,357.76
68	2,461.62
69	2,569.29
70	2,681.43
71	2,798.27
72	2,919.90
73	3,046.99
74	3,179.54
75	3,318.30
76	3,463.72
77	3,615.90
78	3,775.93
79	3,889.28
80	3,969.89
81	4,094.80
82	4,223.31
83	4,355.96
84	4,492.65
85	4,633.60
86	4,779.23
87	4,929.23
88	5,083.92
89	5,243.63
90	5,408.03
91	5,492.90
92	5,579.30
93	5,667.01
94	5,756.02
95	5,846.46
96	5,938.31
97	6,031.80
98	6,126.28
99+	6,222.38

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan M
65	$2,402.16
66	2,508.96
67	2,620.01
68	2,734.89
69	2,854.89
70	2,979.36
71	3,109.17
72	3,244.23
73	3,385.61
74	3,532.88
75	3,687.02
76	3,848.48
77	4,017.57
78	4,195.71
79	4,321.60
80	4,411.16
81	4,549.71
82	4,692.62
83	4,839.78
84	4,991.96
85	5,148.50
86	5,310.17
87	5,477.08
88	5,649.01
89	5,826.39
90	6,009.11
91	6,103.69
92	6,199.58
93	6,296.78
94	6,395.51
95	6,496.31
96	6,598.20
97	6,701.40
98	6,806.78
99+	6,913.58

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan M
65	$2,161.95
66	2,258.05
67	2,357.76
68	2,461.62
69	2,569.29
70	2,681.43
71	2,798.27
72	2,919.90
73	3,046.99
74	3,179.54
75	3,318.30
76	3,463.72
77	3,615.90
78	3,775.93
79	3,889.28
80	3,969.89
81	4,094.80
82	4,223.31
83	4,355.96
84	4,492.65
85	4,633.60
86	4,779.23
87	4,929.23
88	5,083.92
89	5,243.63
90	5,408.03
91	5,492.90
92	5,579.30
93	5,667.01
94	5,756.02
95	5,846.46
96	5,938.31
97	6,031.80
98	6,126.28
99+	6,222.38

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan M
65	$2,402.16
66	2,508.96
67	2,620.01
68	2,734.89
69	2,854.89
70	2,979.36
71	3,109.17
72	3,244.23
73	3,385.61
74	3,532.88
75	3,687.02
76	3,848.48
77	4,017.57
78	4,195.71
79	4,321.60
80	4,411.16
81	4,549.71
82	4,692.62
83	4,839.78
84	4,991.96
85	5,148.50
86	5,310.17
87	5,477.08
88	5,649.01
89	5,826.39
90	6,009.11
91	6,103.69
92	6,199.58
93	6,296.78
94	6,395.51
95	6,496.31
96	6,598.20
97	6,701.40
98	6,806.78
99+	6,913.58

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan M
65	$2,669.21
66	2,787.58
67	2,910.85
68	3,039.03
69	3,172.12
70	3,310.66
71	3,454.44
72	3,605.10
73	3,761.86
74	3,925.39
75	4,096.77
76	4,276.11
77	4,464.40
78	4,661.96
79	4,801.81
80	4,901.41
81	5,055.12
82	5,214.07
83	5,377.92
84	5,546.57
85	5,720.79
86	5,900.46
87	6,085.80
88	6,276.60
89	6,473.62
90	6,676.74
91	6,781.91
92	6,888.49
93	6,996.49
94	7,106.45
95	7,217.83
96	7,331.07
97	7,446.27
98	7,563.21
99+	7,681.79

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan M
65	$2,225.33
66	2,324.38
67	2,427.14
68	2,533.62
69	2,644.78
70	2,760.30
71	2,880.52
72	3,005.76
73	3,136.34
74	3,273.25
75	3,415.94
76	3,565.72
77	3,722.37
78	3,886.88
79	4,003.49
80+	4,086.51

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Female

Attained Age	Plan N
65	$1,181.77
66	1,241.44
67	1,308.97
68	1,378.90
69	1,451.88
70	1,527.81
71	1,606.24
72	1,688.71
73	1,774.13
74	1,863.69
75	1,957.18
76	2,054.82
77	2,157.15
78	2,264.60
79	2,342.71
80	2,428.02
81	2,526.09
82	2,628.20
83	2,734.01
84	2,844.85
85	2,959.72
86	3,079.28
87	3,203.65
88	3,333.03
89	3,467.75
90	3,607.82
91	3,680.59
92	3,755.10
93	3,830.91
94	3,908.37
95	3,987.24
96	4,067.75
97	4,150.00
98	4,234.00
99+	4,319.42

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Standard Risk - Female

Attained Age	Plan N
65	$1,313.23
66	1,379.22
67	1,454.28
68	1,532.28
69	1,613.22
70	1,697.55
71	1,784.93
72	1,876.35
73	1,971.37
74	2,070.75
75	2,174.49
76	2,283.04
77	2,396.93
78	2,516.27
79	2,603.11
80	2,697.80
81	2,806.78
82	2,920.12
83	3,038.05
84	3,160.88
85	3,288.52
86	3,421.28
87	3,559.50
88	3,703.17
89	3,852.84
90	4,008.40
91	4,089.35
92	4,172.04
93	4,256.36
94	4,342.22
95	4,429.82
96	4,519.49
97	4,610.69
98	4,703.85
99+	4,798.76

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

Annual Rates* - Substandard Risk - Female

Attained Age	Plan N
65	$1,458.97
66	1,532.71
67	1,615.84
68	1,702.46
69	1,792.57
70	1,886.06
71	1,983.15
72	2,084.71
73	2,190.42
74	2,300.93
75	2,416.02
76	2,536.89
77	2,663.54
78	2,795.76
79	2,892.41
80	2,997.47
81	3,118.56
82	3,244.45
83	3,375.57
84	3,511.93
85	3,653.86
86	3,801.46
87	3,955.06
88	4,114.77
89	4,281.24
90	4,454.25
91	4,544.25
92	4,636.00
93	4,729.60
94	4,825.05
95	4,922.58
96	5,021.96
97	5,123.19
98	5,226.94
99+	5,332.43

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Preferred Risk - Male

Attained Age	Plan N
65	$1,313.23
66	1,379.22
67	1,454.28
68	1,532.28
69	1,613.22
70	1,697.55
71	1,784.93
72	1,876.35
73	1,971.37
74	2,070.75
75	2,174.49
76	2,283.04
77	2,396.93
78	2,516.27
79	2,603.11
80	2,697.80
81	2,806.78
82	2,920.12
83	3,038.05
84	3,160.88
85	3,288.52
86	3,421.28
87	3,559.50
88	3,703.17
89	3,852.84
90	4,008.40
91	4,089.35
92	4,172.04
93	4,256.36
94	4,342.22
95	4,429.82
96	4,519.49
97	4,610.69
98	4,703.85
99+	4,798.76

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

Annual Rates* - Standard Risk - Male

Attained Age	Plan N
65	$1,458.97
66	1,532.71
67	1,615.84
68	1,702.46
69	1,792.57
70	1,886.06
71	1,983.15
72	2,084.71
73	2,190.42
74	2,300.93
75	2,416.02
76	2,536.89
77	2,663.54
78	2,795.76
79	2,892.41
80	2,997.47
81	3,118.56
82	3,244.45
83	3,375.57
84	3,511.93
85	3,653.86
86	3,801.46
87	3,955.06
88	4,114.77
89	4,281.24
90	4,454.25
91	4,544.25
92	4,636.00
93	4,729.60
94	4,825.05
95	4,922.58
96	5,021.96
97	5,123.19
98	5,226.94
99+	5,332.43

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Substandard Risk - Male

Attained Age	Plan N
65	$1,620.97
66	1,702.89
67	1,795.29
68	1,891.62
69	1,991.66
70	2,095.51
71	2,203.73
72	2,316.42
73	2,433.80
74	2,556.74
75	2,684.70
76	2,818.56
77	2,959.39
78	3,106.56
79	3,213.79
80	3,330.52
81	3,465.13
82	3,605.10
83	3,750.62
84	3,902.15
85	4,059.78
86	4,223.75
87	4,394.47
88	4,571.96
89	4,756.98
90	4,949.30
91	5,049.12
92	5,151.12
93	5,255.08
94	5,361.23
95	5,469.45
96	5,579.95
97	5,692.75
98	5,807.62
99+	5,925.22

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

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

Colonial Penn Life Insurance Company

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

Annual Rates* - Male or Female

Attained Age	Plan N
65	$1,351.63
66	1,419.70
67	1,497.15
68	1,577.44
69	1,660.57
70	1,747.29
71	1,837.40
72	1,931.44
73	2,029.51
74	2,131.73
75	2,238.74
76	2,350.13
77	2,467.40
78	2,590.23
79	2,679.69
80+	2,777.10

* 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