

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: 2015 CPL-GR-A80
Project Name/Number: /

Filing at a Glance

Company: Colonial Penn Life Insurance Company
Product Name: 2015 CPL-GR-A80
State: Rhode Island
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 07/09/2014
SERFF Tr Num: BNLB-129627725
SERFF Status: Assigned
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num:

Implementation: 01/01/2015
Date Requested:
Author(s): Diana Willis
Reviewer(s): Linda Johnson (primary), Sandra West, Maria Casale, Charles DeWeese
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

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General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 4.61% Filing Status Changed: 07/14/2014
State Status Changed: 07/14/2014
Deemer Date: Created By: Diana Willis
Submitted By: Diana Willis Corresponding Filing Tracking Number:

Filing Description:

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

MEDICARE SUPPLEMENT RATE FILING

2015 Premium Rates for Standardized Medicare Supplement Policy Form Series CPL-GR-A80
Plans A, B, F, high deductible F, G, K, L, M and N

We are submitting the revised rates to be used beginning in 2015 for the forms captioned above. Policy forms CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N were approved in your state on July 22, 2009.

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

We are filing the 2015 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 2015 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 d.willis-panzica@banklife.com
111 East Wacker Drive 312-396-6071 [Phone]
Chicago, IL 60601 312-396-5907 [FAX]

State: Rhode Island **Filing Company:** Colonial Penn Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2015 CPL-GR-A80
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Filing Company Information

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

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Colonial Penn Life Insurance Company	\$225.00	07/09/2014	83832749

SERFF Tracking #:

BNLB-129627725

State Tracking #:**Company Tracking #:****State:**

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

2015 CPL-GR-A80

Project Name/Number:

/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

6.000%

Effective Date of Last Rate Revision:

01/01/2014

Filing Method of Last Filing:

SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Colonial Penn Life Insurance Company	4.610%	4.610%	\$129,806	1,769	\$2,815,744	12.000%	0.000%

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: 2015 CPL-GR-A80

Project Name/Number: /

Rate/Rule Schedule

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-129133818 Percent Rate Change Request: 12	Rate Sheet - Plan A.pdf,
2		CPL-GR-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number: BNLB-129133818 Percent Rate Change Request:	Rate Sheet - Plan B.pdf,
3		CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number: BNLB-129133818 Percent Rate Change Request: 7	Rate Sheet - Plan F.pdf,
4		CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number: BNLB-129133818 Percent Rate Change Request:	Rate Sheet - Plan FH.pdf,
5		CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number: BNLB-129133818 Percent Rate Change Request:	Rate Sheet - Plan G.pdf,
6		CPL-GR-A80K Standardized Rate Sheet	CPL-GR-A80K	Revised	Previous State Filing Number: BNLB-129133818 Percent Rate Change Request:	Rate Sheet - Plan K.pdf,
7		CPL-GR-A80L Standardized Rate Sheet	CPL-GR-A80L	Revised	Previous State Filing Number: BNLB-129133818 Percent Rate Change Request: 4	Rate Sheet - Plan L.pdf,
8		CPL-GR-A80M Standardized Rate Sheet	CPL-GR-A80M	Revised	Previous State Filing Number: BNLB-129133818 Percent Rate Change Request: 4	Rate Sheet - Plan M.pdf,
9		CPL-GR-A80N Standardized Rate Sheet	CPL-GR-A80N	Revised	Previous State Filing Number: BNLB-129133818 Percent Rate Change Request:	Rate Sheet - Plan N.pdf,
10		Current Rate Sheet	CPL-GR-A80	Other	Previous State Filing Number: BNLB-129133818 Rate Action Other Explanation: Informational	Rate Sheet - Plan N.pdf,

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,723.19
66	1,786.68
67	1,862.93
68	1,941.69
69	2,022.53
70	2,106.31
71	2,192.27
72	2,280.85
73	2,372.27
74	2,466.31
75	2,563.51
76	2,663.65
77	2,766.74
78	2,873.32
79	2,933.54
80+	2,995.07

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,506.75
66	1,562.06
67	1,628.82
68	1,697.44
69	1,768.35
70	1,841.55
71	1,916.60
72	1,994.17
73	2,074.02
74	2,156.27
75	2,241.14
76	2,328.74
77	2,419.07
78	2,512.12
79	2,564.71
80	2,618.38
81	2,686.78
82	2,756.81
83	2,828.59
84	2,902.67
85	2,978.27
86	3,055.94
87	3,135.90
88	3,217.61
89	3,301.72
90	3,387.68
91	3,432.08
92	3,476.92
93	3,522.19
94	3,568.12
95	3,614.81
96	3,662.04
97	3,709.82
98	3,758.15
99+	3,807.13

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,674.20
66	1,735.62
67	1,809.69
68	1,886.06
69	1,964.93
70	2,046.09
71	2,129.76
72	2,215.62
73	2,304.42
74	2,395.83
75	2,490.20
76	2,587.51
77	2,687.76
78	2,791.18
79	2,849.76
80	2,909.21
81	2,985.14
82	3,063.03
83	3,143.10
84	3,225.14
85	3,309.25
86	3,395.64
87	3,484.33
88	3,575.10
89	3,668.48
90	3,764.26
91	3,813.35
92	3,863.20
93	3,913.60
94	3,964.77
95	4,016.48
96	4,068.84
97	4,121.97
98	4,175.75
99+	4,230.29

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,674.20
66	1,735.62
67	1,809.69
68	1,886.06
69	1,964.93
70	2,046.09
71	2,129.76
72	2,215.62
73	2,304.42
74	2,395.83
75	2,490.20
76	2,587.51
77	2,687.76
78	2,791.18
79	2,849.76
80	2,909.21
81	2,985.14
82	3,063.03
83	3,143.10
84	3,225.14
85	3,309.25
86	3,395.64
87	3,484.33
88	3,575.10
89	3,668.48
90	3,764.26
91	3,813.35
92	3,863.20
93	3,913.60
94	3,964.77
95	4,016.48
96	4,068.84
97	4,121.97
98	4,175.75
99+	4,230.29

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,860.20
66	1,928.38
67	2,010.97
68	2,095.84
69	2,183.22
70	2,273.44
71	2,366.27
72	2,462.05
73	2,560.56
74	2,662.12
75	2,767.07
76	2,875.07
77	2,986.45
78	3,101.54
79	3,166.45
80	3,232.66
81	3,317.10
82	3,403.61
83	3,492.41
84	3,583.61
85	3,677.21
86	3,773.10
87	3,871.71
88	3,972.62
89	4,076.15
90	4,182.73
91	4,237.27
92	4,292.58
93	4,348.55
94	4,405.38
95	4,462.65
96	4,520.91
97	4,579.93
98	4,639.82
99+	4,700.47

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,860.20
66	1,928.38
67	2,010.97
68	2,095.84
69	2,183.22
70	2,273.44
71	2,366.27
72	2,462.05
73	2,560.56
74	2,662.12
75	2,767.07
76	2,875.07
77	2,986.45
78	3,101.54
79	3,166.45
80	3,232.66
81	3,317.10
82	3,403.61
83	3,492.41
84	3,583.61
85	3,677.21
86	3,773.10
87	3,871.71
88	3,972.62
89	4,076.15
90	4,182.73
91	4,237.27
92	4,292.58
93	4,348.55
94	4,405.38
95	4,462.65
96	4,520.91
97	4,579.93
98	4,639.82
99+	4,700.47

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,066.93
66	2,142.85
67	2,234.16
68	2,328.74
69	2,425.94
70	2,526.09
71	2,629.18
72	2,735.54
73	2,845.07
74	2,957.87
75	3,074.48
76	3,194.37
77	3,318.19
78	3,446.26
79	3,518.15
80	3,591.90
81	3,685.61
82	3,781.71
83	3,880.44
84	3,981.79
85	4,085.64
86	4,192.22
87	4,301.75
88	4,414.00
89	4,529.20
90	4,647.34
91	4,708.00
92	4,769.52
93	4,831.60
94	4,894.76
95	4,958.58
96	5,023.27
97	5,088.94
98	5,155.16
99+	5,222.57

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,784.82
66	1,854.42
67	1,930.46
68	2,008.89
69	2,089.51
70	2,172.75
71	2,258.49
72	2,346.96
73	2,438.16
74	2,531.98
75	2,628.96
76	2,728.78
77	2,831.87
78	2,938.12
79	3,005.10
80+	3,073.72

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,560.42
66	1,621.30
67	1,687.84
68	1,756.24
69	1,826.93
70	1,899.58
71	1,974.75
72	2,051.87
73	2,131.73
74	2,213.65
75	2,298.42
76	2,385.80
77	2,475.80
78	2,568.74
79	2,627.43
80	2,687.43
81	2,760.52
82	2,835.69
83	2,912.70
84	2,991.90
85	3,073.39
86	3,156.96
87	3,242.81
88	3,330.95
89	3,421.61
90	3,514.77
91	3,562.55
92	3,610.99
93	3,660.19
94	3,709.93
95	3,760.44
96	3,811.60
97	3,863.42
98	3,916.00
99+	3,969.24

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,733.99
66	1,801.40
67	1,875.26
68	1,951.51
69	2,029.95
70	2,110.67
71	2,194.02
72	2,279.87
73	2,368.56
74	2,459.65
75	2,553.80
76	2,650.89
77	2,751.03
78	2,854.12
79	2,919.25
80	2,986.12
81	3,067.28
82	3,150.74
83	3,236.37
84	3,324.30
85	3,414.74
86	3,507.57
87	3,603.02
88	3,700.99
89	3,801.68
90	3,904.99
91	3,958.22
92	4,012.00
93	4,066.55
94	4,121.86
95	4,177.82
96	4,234.66
97	4,292.26
98	4,350.62
99+	4,409.75

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,733.99
66	1,801.40
67	1,875.26
68	1,951.51
69	2,029.95
70	2,110.67
71	2,194.02
72	2,279.87
73	2,368.56
74	2,459.65
75	2,553.80
76	2,650.89
77	2,751.03
78	2,854.12
79	2,919.25
80	2,986.12
81	3,067.28
82	3,150.74
83	3,236.37
84	3,324.30
85	3,414.74
86	3,507.57
87	3,603.02
88	3,700.99
89	3,801.68
90	3,904.99
91	3,958.22
92	4,012.00
93	4,066.55
94	4,121.86
95	4,177.82
96	4,234.66
97	4,292.26
98	4,350.62
99+	4,409.75

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,926.53
66	2,001.69
67	2,083.73
68	2,168.27
69	2,255.54
70	2,345.22
71	2,437.94
72	2,533.29
73	2,631.69
74	2,733.03
75	2,837.65
76	2,945.43
77	3,056.70
78	3,171.36
79	3,243.79
80	3,317.86
81	3,408.08
82	3,500.81
83	3,596.04
84	3,693.90
85	3,794.37
86	3,897.57
87	4,003.60
88	4,112.58
89	4,224.40
90	4,339.38
91	4,398.40
92	4,458.18
93	4,518.84
94	4,580.36
95	4,642.54
96	4,705.71
97	4,769.74
98	4,834.65
99+	4,900.43

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,926.53
66	2,001.69
67	2,083.73
68	2,168.27
69	2,255.54
70	2,345.22
71	2,437.94
72	2,533.29
73	2,631.69
74	2,733.03
75	2,837.65
76	2,945.43
77	3,056.70
78	3,171.36
79	3,243.79
80	3,317.86
81	3,408.08
82	3,500.81
83	3,596.04
84	3,693.90
85	3,794.37
86	3,897.57
87	4,003.60
88	4,112.58
89	4,224.40
90	4,339.38
91	4,398.40
92	4,458.18
93	4,518.84
94	4,580.36
95	4,642.54
96	4,705.71
97	4,769.74
98	4,834.65
99+	4,900.43

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,140.56
66	2,224.13
67	2,315.33
68	2,409.25
69	2,506.12
70	2,605.83
71	2,708.81
72	2,814.74
73	2,924.16
74	3,036.63
75	3,152.92
76	3,272.70
77	3,396.30
78	3,523.72
79	3,604.22
80	3,686.59
81	3,786.73
82	3,889.82
83	3,995.53
84	4,104.29
85	4,216.00
86	4,330.65
87	4,448.58
88	4,569.56
89	4,693.82
90	4,821.56
91	4,887.12
92	4,953.56
93	5,020.98
94	5,089.27
95	5,158.43
96	5,228.57
97	5,299.70
98	5,371.81
99+	5,444.90

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,393.00
66	2,486.92
67	2,584.34
68	2,685.25
69	2,790.41
70	2,899.61
71	3,013.39
72	3,131.65
73	3,255.25
74	3,384.30
75	3,518.92
76	3,659.86
77	3,807.57
78	3,962.48
79	4,075.06
80+	4,197.78

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,092.35
66	2,174.49
67	2,259.36
68	2,347.83
69	2,439.58
70	2,535.14
71	2,634.52
72	2,738.16
73	2,846.16
74	2,958.74
75	3,076.45
76	3,199.94
77	3,328.88
78	3,464.48
79	3,562.88
80	3,670.11
81	3,791.42
82	3,916.55
83	4,045.82
84	4,179.24
85	4,317.35
86	4,459.60
87	4,606.87
88	4,758.94
89	4,915.92
90	5,078.25
91	5,162.14
92	5,247.23
93	5,333.74
94	5,421.77
95	5,511.34
96	5,602.43
97	5,694.83
98	5,788.64
99+	5,884.21

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,324.82
66	2,416.02
67	2,510.60
68	2,608.89
69	2,710.89
70	2,816.92
71	2,927.21
72	3,042.30
73	3,162.30
74	3,287.32
75	3,418.55
76	3,555.46
77	3,698.91
78	3,849.35
79	3,958.88
80	4,078.11
81	4,212.62
82	4,351.60
83	4,495.27
84	4,643.63
85	4,796.80
86	4,955.09
87	5,118.61
88	5,287.48
89	5,462.03
90	5,642.24
91	5,735.30
92	5,829.88
93	5,926.10
94	6,023.84
95	6,123.22
96	6,224.46
97	6,327.00
98	6,431.51
99+	6,537.65

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,324.82
66	2,416.02
67	2,510.60
68	2,608.89
69	2,710.89
70	2,816.92
71	2,927.21
72	3,042.30
73	3,162.30
74	3,287.32
75	3,418.55
76	3,555.46
77	3,698.91
78	3,849.35
79	3,958.88
80	4,078.11
81	4,212.62
82	4,351.60
83	4,495.27
84	4,643.63
85	4,796.80
86	4,955.09
87	5,118.61
88	5,287.48
89	5,462.03
90	5,642.24
91	5,735.30
92	5,829.88
93	5,926.10
94	6,023.84
95	6,123.22
96	6,224.46
97	6,327.00
98	6,431.51
99+	6,537.65

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,583.25
66	2,684.60
67	2,789.54
68	2,898.63
69	3,012.08
70	3,130.01
71	3,252.63
72	3,380.48
73	3,513.79
74	3,652.88
75	3,798.40
76	3,950.59
77	4,109.86
78	4,277.20
79	4,398.84
80	4,531.16
81	4,680.62
82	4,835.20
83	4,994.69
84	5,159.52
85	5,329.70
86	5,505.66
87	5,687.41
88	5,875.04
89	6,069.00
90	6,269.40
91	6,372.82
92	6,478.09
93	6,585.00
94	6,693.65
95	6,803.94
96	6,916.31
97	7,030.41
98	7,146.38
99+	7,264.19

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,583.25
66	2,684.60
67	2,789.54
68	2,898.63
69	3,012.08
70	3,130.01
71	3,252.63
72	3,380.48
73	3,513.79
74	3,652.88
75	3,798.40
76	3,950.59
77	4,109.86
78	4,277.20
79	4,398.84
80	4,531.16
81	4,680.62
82	4,835.20
83	4,994.69
84	5,159.52
85	5,329.70
86	5,505.66
87	5,687.41
88	5,875.04
89	6,069.00
90	6,269.40
91	6,372.82
92	6,478.09
93	6,585.00
94	6,693.65
95	6,803.94
96	6,916.31
97	7,030.41
98	7,146.38
99+	7,264.19

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,870.38
66	2,982.85
67	3,099.57
68	3,220.66
69	3,346.77
70	3,477.79
71	3,614.04
72	3,755.97
73	3,904.22
74	4,058.69
75	4,220.36
76	4,389.45
77	4,566.62
78	4,752.51
79	4,887.45
80	5,034.61
81	5,200.76
82	5,372.36
83	5,549.63
84	5,732.79
85	5,921.95
86	6,117.44
87	6,319.37
88	6,527.95
89	6,743.29
90	6,965.83
91	7,080.81
92	7,197.65
93	7,316.67
94	7,437.21
95	7,560.05
96	7,684.63
97	7,811.61
98	7,940.44
99+	8,071.35

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$471.05
66	489.60
67	508.58
68	528.54
69	549.27
70	570.76
71	593.12
72	616.47
73	640.69
74	666.10
75	692.61
76	720.32
77	749.45
78	779.88
79	802.03
80+	826.36

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$411.81
66	428.07
67	444.65
68	462.11
69	480.21
70	498.98
71	518.61
72	539.01
73	560.07
74	582.43
75	605.45
76	629.78
77	655.30
78	681.92
79	701.23
80	722.39
81	746.28
82	770.94
83	796.47
84	822.87
85	850.14
86	878.28
87	907.30
88	937.30
89	968.28
90	1,000.36
91	1,016.94
92	1,033.74
93	1,050.86
94	1,068.21
95	1,085.88
96	1,103.88
97	1,122.10
98	1,140.65
99+	1,159.52

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$564.98
66	587.12
67	609.92
68	633.81
69	658.79
70	684.65
71	711.38
72	739.41
73	768.32
74	798.87
75	830.61
76	863.99
77	898.90
78	935.56
79	961.96
80	990.97
81	1,023.92
82	1,057.85
83	1,092.86
84	1,128.97
85	1,166.28
86	1,204.79
87	1,244.72
88	1,285.95
89	1,328.50
90	1,372.46
91	1,395.15
92	1,418.17
93	1,441.73
94	1,465.52
95	1,489.84
96	1,514.39
97	1,539.48
98	1,565.01
99+	1,590.86

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,869.69
66	1,947.26
67	2,031.04
68	2,118.20
69	2,208.53
70	2,302.56
71	2,400.53
72	2,502.52
73	2,608.89
74	2,719.94
75	2,835.90
76	2,957.21
77	3,084.52
78	3,217.94
79	3,314.81
80+	3,420.52

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,634.71
66	1,702.46
67	1,775.66
68	1,851.80
69	1,930.89
70	2,013.15
71	2,098.78
72	2,187.91
73	2,280.96
74	2,378.05
75	2,479.40
76	2,585.54
77	2,696.81
78	2,813.43
79	2,898.08
80	2,990.59
81	3,096.30
82	3,205.50
83	3,318.74
84	3,435.90
85	3,557.21
86	3,682.77
87	3,812.70
88	3,947.31
89	4,086.62
90	4,230.84
91	4,305.46
92	4,381.49
93	4,458.73
94	4,537.49
95	4,617.56
96	4,699.05
97	4,781.96
98	4,866.40
99+	4,952.36

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,816.35
66	1,891.73
67	1,973.00
68	2,057.66
69	2,145.47
70	2,236.78
71	2,332.02
72	2,431.07
73	2,534.27
74	2,642.27
75	2,754.96
76	2,872.78
77	2,996.48
78	3,126.08
79	3,220.12
80	3,322.99
81	3,440.26
82	3,561.68
83	3,687.46
84	3,817.50
85	3,952.22
86	4,091.75
87	4,236.18
88	4,385.64
89	4,540.54
90	4,700.80
91	4,783.71
92	4,868.14
93	4,954.10
94	5,041.49
95	5,130.50
96	5,221.05
97	5,313.23
98	5,407.05
99+	5,502.50

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,816.35
66	1,891.73
67	1,973.00
68	2,057.66
69	2,145.47
70	2,236.78
71	2,332.02
72	2,431.07
73	2,534.27
74	2,642.27
75	2,754.96
76	2,872.78
77	2,996.48
78	3,126.08
79	3,220.12
80	3,322.99
81	3,440.26
82	3,561.68
83	3,687.46
84	3,817.50
85	3,952.22
86	4,091.75
87	4,236.18
88	4,385.64
89	4,540.54
90	4,700.80
91	4,783.71
92	4,868.14
93	4,954.10
94	5,041.49
95	5,130.50
96	5,221.05
97	5,313.23
98	5,407.05
99+	5,502.50

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,018.17
66	2,101.95
67	2,192.27
68	2,286.31
69	2,383.94
70	2,485.40
71	2,591.11
72	2,701.29
73	2,815.94
74	2,935.94
75	3,061.07
76	3,192.08
77	3,329.43
78	3,473.43
79	3,578.04
80	3,692.26
81	3,822.62
82	3,957.57
83	4,097.31
84	4,241.96
85	4,391.64
86	4,546.65
87	4,707.12
88	4,873.27
89	5,045.30
90	5,223.45
91	5,315.63
92	5,409.45
93	5,505.01
94	5,602.10
95	5,701.04
96	5,801.52
97	5,903.95
98	6,008.24
99+	6,114.28

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,018.17
66	2,101.95
67	2,192.27
68	2,286.31
69	2,383.94
70	2,485.40
71	2,591.11
72	2,701.29
73	2,815.94
74	2,935.94
75	3,061.07
76	3,192.08
77	3,329.43
78	3,473.43
79	3,578.04
80	3,692.26
81	3,822.62
82	3,957.57
83	4,097.31
84	4,241.96
85	4,391.64
86	4,546.65
87	4,707.12
88	4,873.27
89	5,045.30
90	5,223.45
91	5,315.63
92	5,409.45
93	5,505.01
94	5,602.10
95	5,701.04
96	5,801.52
97	5,903.95
98	6,008.24
99+	6,114.28

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,242.45
66	2,335.40
67	2,435.87
68	2,540.38
69	2,648.71
70	2,761.50
71	2,878.99
72	3,001.39
73	3,128.92
74	3,262.12
75	3,401.21
76	3,546.73
77	3,699.46
78	3,859.39
79	3,975.57
80	4,102.55
81	4,247.31
82	4,397.20
83	4,552.43
84	4,713.23
85	4,879.60
86	5,051.74
87	5,230.10
88	5,414.79
89	5,605.92
90	5,803.81
91	5,906.24
92	6,010.53
93	6,116.68
94	6,224.57
95	6,334.42
96	6,446.24
97	6,560.02
98	6,675.76
99+	6,793.69

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$757.96
66	777.48
67	810.65
68	845.99
69	883.52
70	923.45
71	965.66
72	1,010.39
73	1,057.63
74	1,107.48
75	1,160.06
76	1,215.48
77	1,273.95
78	1,335.59
79	1,385.66
80+	1,430.82

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$662.61
66	679.74
67	708.76
68	739.63
69	772.47
70	807.38
71	844.25
72	883.30
73	924.76
74	968.28
75	1,014.21
76	1,062.65
77	1,113.81
78	1,167.81
79	1,211.44
80	1,251.04
81	1,297.41
82	1,345.52
83	1,395.48
84	1,447.30
85	1,500.97
86	1,556.61
87	1,614.31
88	1,674.20
89	1,736.28
90	1,800.64
91	1,834.02
92	1,868.06
93	1,902.75
94	1,938.09
95	1,974.09
96	2,010.75
97	2,048.06
98	2,086.02
99+	2,124.75

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
99+	2,360.82

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
99+	2,360.82

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$908.94
66	932.50
67	972.21
68	1,014.65
69	1,059.70
70	1,107.48
71	1,158.21
72	1,211.77
73	1,268.50
74	1,328.39
75	1,391.22
76	1,457.77
77	1,527.91
78	1,601.88
79	1,661.77
80	1,716.09
81	1,779.69
82	1,845.80
83	1,914.31
84	1,985.33
85	2,058.96
86	2,135.33
87	2,214.64
88	2,296.78
89	2,382.09
90	2,470.45
91	2,516.27
92	2,562.85
93	2,610.41
94	2,658.74
95	2,708.05
96	2,758.23
97	2,809.39
98	2,861.54
99+	2,914.67

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,381.19
66	1,423.95
67	1,476.97
68	1,533.15
69	1,592.06
70	1,654.68
71	1,720.46
72	1,789.73
73	1,862.71
74	1,939.73
75	2,020.67
76	2,106.09
77	2,195.65
78	2,290.56
79	2,362.23
80+	2,428.45

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,207.74
66	1,245.04
67	1,291.19
68	1,340.39
69	1,392.10
70	1,446.64
71	1,504.13
72	1,564.79
73	1,628.60
74	1,695.91
75	1,766.71
76	1,841.22
77	1,919.87
78	2,002.57
79	2,065.18
80	2,123.11
81	2,193.36
82	2,266.13
83	2,340.96
84	2,418.63
85	2,498.71
86	2,581.40
87	2,666.92
88	2,755.18
89	2,846.49
90	2,940.63
91	2,989.18
92	3,038.59
93	3,088.88
94	3,140.05
95	3,192.08
96	3,244.88
97	3,298.55
98	3,353.10
99+	3,408.74

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,341.81
66	1,383.37
67	1,434.75
68	1,489.30
69	1,546.79
70	1,607.33
71	1,671.37
72	1,738.57
73	1,809.69
74	1,884.20
75	1,962.97
76	2,045.76
77	2,133.04
78	2,225.22
79	2,294.82
80	2,359.07
81	2,437.07
82	2,517.80
83	2,601.14
84	2,687.21
85	2,776.12
86	2,867.98
87	2,962.88
88	3,060.85
89	3,162.30
90	3,266.92
91	3,321.03
92	3,375.79
93	3,431.75
94	3,488.48
95	3,546.19
96	3,604.99
97	3,664.55
98	3,725.31
99+	3,786.84

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,341.81
66	1,383.37
67	1,434.75
68	1,489.30
69	1,546.79
70	1,607.33
71	1,671.37
72	1,738.57
73	1,809.69
74	1,884.20
75	1,962.97
76	2,045.76
77	2,133.04
78	2,225.22
79	2,294.82
80	2,359.07
81	2,437.07
82	2,517.80
83	2,601.14
84	2,687.21
85	2,776.12
86	2,867.98
87	2,962.88
88	3,060.85
89	3,162.30
90	3,266.92
91	3,321.03
92	3,375.79
93	3,431.75
94	3,488.48
95	3,546.19
96	3,604.99
97	3,664.55
98	3,725.31
99+	3,786.84

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,490.93
66	1,537.19
67	1,594.24
68	1,654.79
69	1,718.60
70	1,786.02
71	1,857.15
72	1,931.87
73	2,010.64
74	2,093.76
75	2,181.04
76	2,273.11
77	2,370.09
78	2,472.63
79	2,549.76
80	2,621.11
81	2,707.83
82	2,797.50
83	2,890.12
84	2,985.79
85	3,084.63
86	3,186.74
87	3,292.23
88	3,401.10
89	3,513.57
90	3,629.97
91	3,689.97
92	3,750.84
93	3,813.02
94	3,876.29
95	3,940.44
96	4,005.57
97	4,072.00
98	4,139.20
99+	4,207.82

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,490.93
66	1,537.19
67	1,594.24
68	1,654.79
69	1,718.60
70	1,786.02
71	1,857.15
72	1,931.87
73	2,010.64
74	2,093.76
75	2,181.04
76	2,273.11
77	2,370.09
78	2,472.63
79	2,549.76
80	2,621.11
81	2,707.83
82	2,797.50
83	2,890.12
84	2,985.79
85	3,084.63
86	3,186.74
87	3,292.23
88	3,401.10
89	3,513.57
90	3,629.97
91	3,689.97
92	3,750.84
93	3,813.02
94	3,876.29
95	3,940.44
96	4,005.57
97	4,072.00
98	4,139.20
99+	4,207.82

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Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,656.42
66	1,707.80
67	1,771.40
68	1,838.60
69	1,909.51
70	1,984.57
71	2,063.33
72	2,146.45
73	2,234.27
74	2,326.34
75	2,423.33
76	2,525.65
77	2,633.43
78	2,747.32
79	2,833.07
80	2,912.38
81	3,008.70
82	3,108.30
83	3,211.17
84	3,317.43
85	3,427.17
86	3,540.73
87	3,657.90
88	3,778.88
89	3,904.00
90	4,033.28
91	4,100.04
92	4,167.67
93	4,236.84
94	4,306.87
95	4,378.33
96	4,450.76
97	4,524.29
98	4,599.23
99+	4,675.38

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,727.33
66	1,804.13
67	1,883.98
68	1,966.57
69	2,052.86
70	2,142.53
71	2,235.69
72	2,333.11
73	2,434.45
74	2,540.60
75	2,651.43
76	2,767.61
77	2,889.36
78	3,016.99
79	3,107.54
80+	3,172.01

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,510.13
66	1,577.33
67	1,647.26
68	1,719.48
69	1,794.75
70	1,873.18
71	1,954.67
72	2,039.87
73	2,128.45
74	2,221.18
75	2,318.05
76	2,419.51
77	2,525.98
78	2,637.80
79	2,717.00
80	2,773.29
81	2,860.34
82	2,950.12
83	3,042.74
84	3,138.19
85	3,236.81
86	3,338.48
87	3,443.32
88	3,551.42
89	3,662.81
90	3,777.90
91	3,837.13
92	3,897.57
93	3,958.66
94	4,020.84
95	4,084.00
96	4,148.04
97	4,213.06
98	4,279.27
99+	4,346.25

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,678.02
66	1,752.64
67	1,830.09
68	1,910.60
69	1,994.27
70	2,081.33
71	2,171.98
72	2,266.45
73	2,365.07
74	2,467.94
75	2,575.61
76	2,688.41
77	2,806.67
78	2,930.81
79	3,018.85
80	3,081.36
81	3,178.34
82	3,278.05
83	3,381.03
84	3,487.17
85	3,596.59
86	3,709.61
87	3,826.00
88	3,946.00
89	4,070.04
90	4,197.67
91	4,263.67
92	4,330.65
93	4,398.62
94	4,467.67
95	4,537.93
96	4,609.27
97	4,681.71
98	4,755.01
99+	4,829.74

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,678.02
66	1,752.64
67	1,830.09
68	1,910.60
69	1,994.27
70	2,081.33
71	2,171.98
72	2,266.45
73	2,365.07
74	2,467.94
75	2,575.61
76	2,688.41
77	2,806.67
78	2,930.81
79	3,018.85
80	3,081.36
81	3,178.34
82	3,278.05
83	3,381.03
84	3,487.17
85	3,596.59
86	3,709.61
87	3,826.00
88	3,946.00
89	4,070.04
90	4,197.67
91	4,263.67
92	4,330.65
93	4,398.62
94	4,467.67
95	4,537.93
96	4,609.27
97	4,681.71
98	4,755.01
99+	4,829.74

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,864.46
66	1,947.47
67	2,033.66
68	2,122.78
69	2,215.95
70	2,312.60
71	2,413.29
72	2,518.23
73	2,627.76
74	2,742.20
75	2,861.87
76	2,987.10
77	3,118.45
78	3,256.66
79	3,354.41
80	3,423.90
81	3,531.46
82	3,642.30
83	3,756.62
84	3,874.66
85	3,996.29
86	4,121.75
87	4,251.24
88	4,384.65
89	4,522.33
90	4,664.25
91	4,737.67
92	4,812.07
93	4,887.45
94	4,964.25
95	5,042.25
96	5,121.34
97	5,201.63
98	5,283.34
99+	5,366.25

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,864.46
66	1,947.47
67	2,033.66
68	2,122.78
69	2,215.95
70	2,312.60
71	2,413.29
72	2,518.23
73	2,627.76
74	2,742.20
75	2,861.87
76	2,987.10
77	3,118.45
78	3,256.66
79	3,354.41
80	3,423.90
81	3,531.46
82	3,642.30
83	3,756.62
84	3,874.66
85	3,996.29
86	4,121.75
87	4,251.24
88	4,384.65
89	4,522.33
90	4,664.25
91	4,737.67
92	4,812.07
93	4,887.45
94	4,964.25
95	5,042.25
96	5,121.34
97	5,201.63
98	5,283.34
99+	5,366.25

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,071.73
66	2,163.80
67	2,259.47
68	2,358.85
69	2,462.05
70	2,569.61
71	2,681.43
72	2,798.16
73	2,919.79
74	3,046.88
75	3,179.76
76	3,319.06
77	3,465.13
78	3,618.52
79	3,726.95
80	3,804.40
81	3,923.75
82	4,047.13
83	4,174.22
84	4,305.13
85	4,440.40
86	4,579.93
87	4,723.60
88	4,871.85
89	5,024.79
90	5,182.54
91	5,264.03
92	5,346.72
93	5,430.61
94	5,515.92
95	5,602.43
96	5,690.35
97	5,779.70
98	5,870.46
99+	5,962.53

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,182.54
66	1,242.21
67	1,309.84
68	1,379.99
69	1,452.86
70	1,528.68
71	1,607.55
72	1,689.80
73	1,775.55
74	1,865.00
75	1,958.60
76	2,056.24
77	2,158.78
78	2,266.24
79	2,344.45
80+	2,429.65

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,033.96
66	1,086.10
67	1,145.23
68	1,206.43
69	1,270.24
70	1,336.57
71	1,405.30
72	1,477.41
73	1,552.24
74	1,630.57
75	1,712.28
76	1,797.80
77	1,887.37
78	1,981.40
79	2,049.69
80	2,124.20
81	2,210.05
82	2,299.40
83	2,392.13
84	2,489.00
85	2,589.47
86	2,694.09
87	2,802.85
88	2,916.08
89	3,033.90
90	3,156.41
91	3,220.12
92	3,285.25
93	3,351.68
94	3,419.43
95	3,488.48
96	3,558.95
97	3,630.84
98	3,704.26
99+	3,779.10

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,148.83
66	1,206.75
67	1,272.43
68	1,340.61
69	1,411.41
70	1,485.15
71	1,561.62
72	1,641.59
73	1,724.71
74	1,811.77
75	1,902.53
76	1,997.44
77	2,097.15
78	2,201.44
79	2,277.47
80	2,360.27
81	2,455.62
82	2,554.78
83	2,658.09
84	2,765.43
85	2,877.14
86	2,993.32
87	3,114.30
88	3,239.97
89	3,370.88
90	3,507.03
91	3,577.82
92	3,650.15
93	3,723.90
94	3,799.06
95	3,875.75
96	3,954.19
97	4,033.93
98	4,115.42
99+	4,198.55

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,148.83
66	1,206.75
67	1,272.43
68	1,340.61
69	1,411.41
70	1,485.15
71	1,561.62
72	1,641.59
73	1,724.71
74	1,811.77
75	1,902.53
76	1,997.44
77	2,097.15
78	2,201.44
79	2,277.47
80	2,360.27
81	2,455.62
82	2,554.78
83	2,658.09
84	2,765.43
85	2,877.14
86	2,993.32
87	3,114.30
88	3,239.97
89	3,370.88
90	3,507.03
91	3,577.82
92	3,650.15
93	3,723.90
94	3,799.06
95	3,875.75
96	3,954.19
97	4,033.93
98	4,115.42
99+	4,198.55

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,276.46
66	1,340.93
67	1,413.70
68	1,489.41
69	1,568.28
70	1,650.10
71	1,735.19
72	1,823.98
73	1,916.38
74	2,013.15
75	2,113.84
76	2,219.55
77	2,330.27
78	2,446.02
79	2,530.56
80	2,622.52
81	2,728.45
82	2,838.63
83	2,953.28
84	3,072.63
85	3,196.77
86	3,325.94
87	3,460.33
88	3,600.08
89	3,745.71
90	3,897.02
91	3,975.79
92	4,056.08
93	4,138.00
94	4,221.46
95	4,306.76
96	4,393.71
97	4,482.40
98	4,573.05
99+	4,665.45

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,276.46
66	1,340.93
67	1,413.70
68	1,489.41
69	1,568.28
70	1,650.10
71	1,735.19
72	1,823.98
73	1,916.38
74	2,013.15
75	2,113.84
76	2,219.55
77	2,330.27
78	2,446.02
79	2,530.56
80	2,622.52
81	2,728.45
82	2,838.63
83	2,953.28
84	3,072.63
85	3,196.77
86	3,325.94
87	3,460.33
88	3,600.08
89	3,745.71
90	3,897.02
91	3,975.79
92	4,056.08
93	4,138.00
94	4,221.46
95	4,306.76
96	4,393.71
97	4,482.40
98	4,573.05
99+	4,665.45

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,418.28
66	1,489.84
67	1,570.79
68	1,654.90
69	1,742.49
70	1,833.37
71	1,927.95
72	2,026.67
73	2,129.33
74	2,236.89
75	2,348.82
76	2,465.98
77	2,589.14
78	2,717.87
79	2,811.69
80	2,913.79
81	3,031.61
82	3,154.12
83	3,281.43
84	3,414.08
85	3,551.86
86	3,695.42
87	3,844.77
88	4,000.11
89	4,161.78
90	4,330.11
91	4,417.49
92	4,506.73
93	4,597.71
94	4,690.54
95	4,785.23
96	4,881.89
97	4,980.61
98	5,081.19
99+	5,183.96

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,182.54
66	1,242.21
67	1,309.84
68	1,379.99
69	1,452.86
70	1,528.68
71	1,607.55
72	1,689.80
73	1,775.55
74	1,865.00
75	1,958.60
76	2,056.24
77	2,158.78
78	2,266.24
79	2,344.45
80+	2,429.65

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,033.96
66	1,086.10
67	1,145.23
68	1,206.43
69	1,270.24
70	1,336.57
71	1,405.30
72	1,477.41
73	1,552.24
74	1,630.57
75	1,712.28
76	1,797.80
77	1,887.37
78	1,981.40
79	2,049.69
80	2,124.20
81	2,210.05
82	2,299.40
83	2,392.13
84	2,489.00
85	2,589.47
86	2,694.09
87	2,802.85
88	2,916.08
89	3,033.90
90	3,156.41
91	3,220.12
92	3,285.25
93	3,351.68
94	3,419.43
95	3,488.48
96	3,558.95
97	3,630.84
98	3,704.26
99+	3,779.10

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,148.83
66	1,206.75
67	1,272.43
68	1,340.61
69	1,411.41
70	1,485.15
71	1,561.62
72	1,641.59
73	1,724.71
74	1,811.77
75	1,902.53
76	1,997.44
77	2,097.15
78	2,201.44
79	2,277.47
80	2,360.27
81	2,455.62
82	2,554.78
83	2,658.09
84	2,765.43
85	2,877.14
86	2,993.32
87	3,114.30
88	3,239.97
89	3,370.88
90	3,507.03
91	3,577.82
92	3,650.15
93	3,723.90
94	3,799.06
95	3,875.75
96	3,954.19
97	4,033.93
98	4,115.42
99+	4,198.55

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,148.83
66	1,206.75
67	1,272.43
68	1,340.61
69	1,411.41
70	1,485.15
71	1,561.62
72	1,641.59
73	1,724.71
74	1,811.77
75	1,902.53
76	1,997.44
77	2,097.15
78	2,201.44
79	2,277.47
80	2,360.27
81	2,455.62
82	2,554.78
83	2,658.09
84	2,765.43
85	2,877.14
86	2,993.32
87	3,114.30
88	3,239.97
89	3,370.88
90	3,507.03
91	3,577.82
92	3,650.15
93	3,723.90
94	3,799.06
95	3,875.75
96	3,954.19
97	4,033.93
98	4,115.42
99+	4,198.55

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,276.46
66	1,340.93
67	1,413.70
68	1,489.41
69	1,568.28
70	1,650.10
71	1,735.19
72	1,823.98
73	1,916.38
74	2,013.15
75	2,113.84
76	2,219.55
77	2,330.27
78	2,446.02
79	2,530.56
80	2,622.52
81	2,728.45
82	2,838.63
83	2,953.28
84	3,072.63
85	3,196.77
86	3,325.94
87	3,460.33
88	3,600.08
89	3,745.71
90	3,897.02
91	3,975.79
92	4,056.08
93	4,138.00
94	4,221.46
95	4,306.76
96	4,393.71
97	4,482.40
98	4,573.05
99+	4,665.45

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,276.46
66	1,340.93
67	1,413.70
68	1,489.41
69	1,568.28
70	1,650.10
71	1,735.19
72	1,823.98
73	1,916.38
74	2,013.15
75	2,113.84
76	2,219.55
77	2,330.27
78	2,446.02
79	2,530.56
80	2,622.52
81	2,728.45
82	2,838.63
83	2,953.28
84	3,072.63
85	3,196.77
86	3,325.94
87	3,460.33
88	3,600.08
89	3,745.71
90	3,897.02
91	3,975.79
92	4,056.08
93	4,138.00
94	4,221.46
95	4,306.76
96	4,393.71
97	4,482.40
98	4,573.05
99+	4,665.45

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,418.28
66	1,489.84
67	1,570.79
68	1,654.90
69	1,742.49
70	1,833.37
71	1,927.95
72	2,026.67
73	2,129.33
74	2,236.89
75	2,348.82
76	2,465.98
77	2,589.14
78	2,717.87
79	2,811.69
80	2,913.79
81	3,031.61
82	3,154.12
83	3,281.43
84	3,414.08
85	3,551.86
86	3,695.42
87	3,844.77
88	4,000.11
89	4,161.78
90	4,330.11
91	4,417.49
92	4,506.73
93	4,597.71
94	4,690.54
95	4,785.23
96	4,881.89
97	4,980.61
98	5,081.19
99+	5,183.96

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

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

SERFF Tracking #:

BNLB-129627725

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

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

Product Name: 2015 CPL-GR-A80

Project Name/Number: /

Supporting Document Schedules

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

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

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

Bypassed - Item:	Exhibit - Individual Medicare Supplement
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

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

SERFF Tracking #:

BNLB-129627725

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name:

2015 CPL-GR-A80

Project Name/Number:

/

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

Colonial Penn Life Insurance Company

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

Exhibit I

Standardized Medicare Supplement Benefit Chart

Plan	Basic Benefits	Part A Deductible	Skilled Nursing Facility Care	Part B Deductible	Part B Excess	Foreign Travel Emergency
A						
B						
F						
High Deductible F ⁽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 (\$2,110 in 2013).

(2) Plan K benefits, excluding Part A Hospitalization Copayments and Part B Preventive Services, are paid at 50% until a federally mandated annual out-of-pocket limit is met (\$4,800 in 2013) 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 (\$2,400 in 2013) 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

2015 Rate Adjustments

Rhode Island

<u>Form</u>	<u>Rate Change</u>
CPL-GR-A80A	12.0%
CPL-GR-A80B	0.0%
CPL-GR-A80F	7.0%
CPL-GR-A80FH	0.0%
CPL-GR-A80G	0.0%
CPL-GR-A80K	0.0%
CPL-GR-A80L	4.0%
CPL-GR-A80M	4.0%
CPL-GR-A80N	0.0%

Exhibit III

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80

Rate History

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

Colonial Penn Life Insurance Company

Exhibit IV

Policy Form Series CPL-GR-A80

In-force Policy History

Rhode Island

<u>Year-End</u>	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	0	0	100	5	0	0	0	1	144
2011	0	1	440	18	2	0	0	2	403
2012	0	1	666	42	7	0	2	2	593
2013	0	1	846	41	13	0	9	2	693
As of 3/2014	0	1	917	75	20	0	27	2	727

Nationwide

<u>Year-End</u>	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	70	12	10,707	2,354	1,444	279	139	56	15,031
2011	190	44	31,682	6,355	2,974	705	260	70	40,931
2012	265	39	47,314	8,815	4,588	775	337	75	60,003
2013	286	51	54,533	10,438	9,579	871	401	67	74,499
As of 3/2014	318	68	54,905	11,165	11,818	1,066	585	62	77,001

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	57,006	100.3%
	2011	329,264	504,366	153.2%
	2012	613,495	1,100,660	179.4%
	2013	801,969	1,478,962	184.4%
	Total	1,801,542	3,140,993	174.4%
CPL-GR-A80B	2010	8,816	8,582	97.4%
	2011	94,994	61,530	64.8%
	2012	106,204	78,727	74.1%
	2013	125,108	73,454	58.7%
	Total	335,121	222,294	66.3%
CPL-GR-A80F	2010	7,809,445	5,145,840	65.9%
	2011	50,458,608	35,473,794	70.3%
	2012	95,124,157	71,165,082	74.8%
	2013	128,074,351	93,236,668	72.8%
	Total	281,466,561	205,021,384	72.8%
CPL-GR-A80FH	2010	547,137	114,873	21.0%
	2011	3,554,748	1,307,909	36.8%
	2012	5,812,957	2,696,642	46.4%
	2013	7,171,562	3,588,913	50.0%
	Total	17,086,404	7,708,337	45.1%
CPL-GR-A80G	2010	1,152,827	627,664	54.4%
	2011	5,150,046	3,037,305	59.0%
	2012	8,867,389	5,911,975	66.7%
	2013	14,945,948	10,223,098	68.4%
	Total	30,116,210	19,800,043	65.7%
CPL-GR-A80K	2010	123,542	45,081	36.5%
	2011	730,215	348,681	47.8%
	2012	904,433	519,981	57.5%
	2013	973,023	556,693	57.2%
	Total	2,731,213	1,470,436	53.8%
CPL-GR-A80L	2010	96,881	41,632	43.0%
	2011	414,956	257,046	61.9%
	2012	558,832	439,962	78.7%
	2013	661,496	531,729	80.4%
	Total	1,732,165	1,270,369	73.3%
CPL-GR-A80M	2010	35,333	21,863	61.9%
	2011	130,795	77,298	59.1%
	2012	153,988	99,632	64.7%
	2013	146,525	110,538	75.4%
	Total	466,641	309,330	66.3%
CPL-GR-A80N	2010	7,660,128	4,120,684	53.8%
	2011	44,238,100	27,264,564	61.6%
	2012	77,147,332	54,063,466	70.1%
	2013	102,618,384	71,025,124	69.2%
	Total	231,663,943	156,473,838	67.5%

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
All	2010	17,490,923	10,183,224	58.2%
	2011	105,101,724	68,332,494	65.0%
	2012	189,288,787	136,076,126	71.9%
	2013	255,518,365	180,825,179	70.8%
	Total	567,399,799	395,417,024	69.7%

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80B	2011	2,059	21	1.0%
	2012	2,247	609	27.1%
	2013	2,375	464	19.5%
	Total	6,680	1,094	16.4%
CPL-GR-A80F	2010	57,670	48,228	83.6%
	2011	655,753	597,890	91.2%
	2012	1,306,381	1,109,292	84.9%
	2013	1,867,316	1,541,181	82.5%
	Total	3,887,120	3,296,590	84.8%
CPL-GR-A80FH	2010	1,208	0	0.0%
	2011	10,311	1,394	13.5%
	2012	23,599	10,341	43.8%
	2013	25,856	14,712	56.9%
	Total	60,974	26,446	43.4%
CPL-GR-A80G	2011	867	870	100.4%
	2012	11,600	3,459	29.8%
	2013	12,352	7,775	62.9%
	Total	24,819	12,104	48.8%
CPL-GR-A80L	2012	2,933	2,202	75.1%
	2013	8,610	3,536	41.1%
	Total	11,543	5,737	49.7%
CPL-GR-A80M	2010	343	0	0.0%
	2011	1,947	593	30.5%
	2012	3,377	2,398	71.0%
	2013	3,663	5,561	151.8%
	Total	9,329	8,552	91.7%
CPL-GR-A80N	2010	78,180	37,724	48.3%
	2011	424,527	243,638	57.4%
	2012	761,124	439,102	57.7%
	2013	895,573	555,484	62.0%
	Total	2,159,404	1,275,948	59.1%
All	2010	137,400	85,951	62.6%
	2011	1,095,464	844,406	77.1%
	2012	2,111,262	1,567,402	74.2%
	2013	2,815,744	2,128,712	75.6%
	Total	6,159,870	4,626,472	75.1%

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80A

Nationwide Experience

With the 2015 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$56,815	\$57,006	100.3%	283	\$2,409	\$2,417		
2010 Total		0	\$56,815	\$57,006	100.3%	283	\$2,409	\$2,417		
2011	2010	1	\$153,080	\$234,209	153.0%	833	\$2,205	\$3,374		
	2011	0	\$176,184	\$270,157	153.3%	980	\$2,157	\$3,308		
2011 Total		0.5	\$329,264	\$504,366	153.2%	1,813	\$2,179	\$3,338	-9.5%	38.1%
2012	2010	2	\$102,231	\$172,608	168.8%	620	\$1,979	\$3,341		
	2011	1	\$301,409	\$559,050	185.5%	1,476	\$2,450	\$4,545		
	2012	0	\$209,855	\$369,002	175.8%	933	\$2,699	\$4,746		
2012 Total		0.8	\$613,495	\$1,100,660	179.4%	3,029	\$2,430	\$4,360	11.5%	30.6%
2013	2010	3	\$77,247	\$147,680	191.2%	448	\$2,069	\$3,956		
	2011	2	\$246,242	\$410,301	166.6%	1,150	\$2,569	\$4,281		
	2012	1	\$322,978	\$619,668	191.9%	1,393	\$2,782	\$5,338		
	2013	0	\$155,602	\$301,313	193.6%	675	\$2,766	\$5,357		
2013 Total		1.3	\$802,069	\$1,478,962	184.4%	3,666	\$2,625	\$4,841	8.0%	11.0%

Through 2013 **\$1,801,642** **\$3,140,993** **174.3%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2014	2.1	\$864,003	\$1,589,130	183.9%	3,447	94.0%	10.0%	14.6%	14.3%	92%
2015	2.7	\$754,597	\$1,350,756	179.0%	2,672	77.5%	12.0%	12.7%	9.7%	92%
2016	3.7	\$653,316	\$1,188,485	181.9%	2,204	82.5%	3.5%	4.9%	6.7%	92%
2017	4.7	\$561,616	\$1,041,755	185.5%	1,818	82.5%	3.5%	4.2%	6.2%	92%
2018	5.7	\$482,715	\$909,934	188.5%	1,500	82.5%	3.5%	4.2%	5.9%	92%
2019	6.7	\$414,816	\$792,177	191.0%	1,238	82.5%	3.5%	4.2%	5.5%	92%
2020	7.7	\$356,407	\$687,512	192.9%	1,021	82.5%	3.5%	4.1%	5.2%	92%
2021	8.7	\$306,214	\$594,904	194.3%	842	82.5%	3.5%	4.1%	4.9%	92%
2022	9.7	\$263,045	\$513,301	195.1%	695	82.5%	3.5%	4.1%	4.6%	92%
2023	10.7	\$225,929	\$441,665	195.5%	573	82.5%	3.5%	4.1%	4.3%	92%
2024	11.7	\$193,899	\$378,999	195.5%	473	82.5%	3.4%	4.0%	4.0%	92%
2025	12.7	\$165,990	\$324,357	195.4%	390	82.5%	3.2%	3.8%	3.7%	92%
2026	13.7	\$141,721	\$276,857	195.4%	322	82.5%	3.0%	3.5%	3.5%	92%
2027	14.7	\$120,666	\$235,688	195.3%	266	82.5%	2.8%	3.2%	3.2%	92%
2028	15.7	\$102,476	\$200,103	195.3%	219	82.5%	2.6%	2.9%	2.9%	92%
2029	16.7	\$86,788	\$169,429	195.2%	181	82.5%	2.3%	2.7%	2.6%	92%
2030	17.7	\$73,298	\$143,057	195.2%	149	82.5%	2.0%	2.4%	2.3%	92%
2031	18.7	\$61,727	\$120,441	195.1%	123	82.5%	1.8%	2.1%	2.0%	92%
2032	19.7	\$51,826	\$101,096	195.1%	102	82.5%	1.5%	1.8%	1.7%	92%
2033	20.7	\$43,376	\$84,590	195.0%	84	82.5%	1.2%	1.4%	1.4%	92%

Through 2033 **\$5,924,425** **\$11,144,236** **188.1%**

Lifetime **\$7,726,067** **\$14,285,230** **184.9%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80B

Nationwide Experience

With the 2015 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$8,816	\$8,582	97.4%	49	\$2,159	\$2,102		
2010 Total		0	\$8,816	\$8,582	97.4%	49	\$2,159	\$2,102		
2011	2010	1	\$26,564	\$13,170	49.6%	150	\$2,125	\$1,054		
	2011	0	\$68,430	\$48,359	70.7%	344	\$2,387	\$1,687		
2011 Total		0.3	\$94,994	\$61,530	64.8%	494	\$2,308	\$1,495	6.9%	-28.9%
2012	2010	2	\$22,372	\$13,863	62.0%	122	\$2,201	\$1,364		
	2011	1	\$69,099	\$46,258	66.9%	388	\$2,137	\$1,431		
	2012	0	\$14,733	\$18,606	126.3%	74	\$2,389	\$3,017		
2012 Total		1.1	\$106,204	\$78,727	74.1%	584	\$2,182	\$1,618	-5.4%	8.2%
2013	2010	3	\$15,819	\$5,599	35.4%	88	\$2,157	\$763		
	2011	2	\$53,433	\$23,095	43.2%	292	\$2,196	\$949		
	2012	1	\$29,891	\$22,166	74.2%	157	\$2,285	\$1,694		
	2013	0	\$25,965	\$22,595	87.0%	146	\$2,134	\$1,857		
2013 Total		1.5	\$125,108	\$73,454	58.7%	683	\$2,198	\$1,291	0.7%	-20.2%

Through 2013 **\$335,121** **\$222,294** **66.3%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2014	2.2	\$128,268	\$81,337	63.4%	677	99.1%	3.3%	3.5%	11.8%	90%
2015	2.7	\$106,959	\$69,737	65.2%	558	82.5%	0.0%	1.1%	3.9%	90%
2016	3.7	\$91,271	\$59,677	65.4%	461	82.5%	3.0%	3.4%	3.7%	90%
2017	4.7	\$77,973	\$50,972	65.4%	380	82.5%	2.8%	3.6%	3.5%	90%
2018	5.7	\$66,486	\$43,454	65.4%	313	82.5%	2.7%	3.4%	3.3%	90%
2019	6.7	\$56,585	\$36,975	65.3%	259	82.5%	2.5%	3.2%	3.1%	90%
2020	7.7	\$48,061	\$31,402	65.3%	213	82.5%	2.5%	3.0%	2.9%	90%
2021	8.7	\$40,748	\$26,618	65.3%	176	82.5%	2.3%	2.8%	2.7%	90%
2022	9.7	\$34,476	\$22,518	65.3%	145	82.5%	2.2%	2.6%	2.5%	90%
2023	10.7	\$29,114	\$19,012	65.3%	120	82.5%	2.1%	2.4%	2.3%	90%
2024	11.7	\$24,536	\$16,019	65.3%	99	82.5%	1.8%	2.2%	2.1%	90%
2025	12.7	\$20,634	\$13,468	65.3%	82	82.5%	1.6%	1.9%	1.9%	90%
2026	13.7	\$17,314	\$11,298	65.3%	67	82.5%	1.4%	1.7%	1.7%	90%
2027	14.7	\$14,793	\$9,750	65.9%	55	82.5%	3.5%	3.6%	4.6%	90%
2028	15.7	\$12,665	\$8,416	66.5%	46	82.5%	3.5%	3.8%	4.6%	90%
2029	16.7	\$10,844	\$7,266	67.0%	38	82.5%	3.5%	3.8%	4.7%	90%
2030	17.7	\$9,282	\$6,275	67.6%	31	82.5%	3.5%	3.8%	4.7%	90%
2031	18.7	\$7,941	\$5,420	68.3%	26	82.5%	3.5%	3.7%	4.7%	90%
2032	19.7	\$6,794	\$4,683	68.9%	21	82.5%	3.5%	3.7%	4.7%	90%
2033	20.7	\$5,813	\$4,048	69.6%	17	82.5%	3.5%	3.7%	4.8%	90%

Through 2033 **\$810,557** **\$528,345** **65.2%**

Lifetime **\$1,145,679** **\$750,639** **65.5%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80F

RI Experience

With the 2015 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	\$153,347	80.3%	1,148	\$1,995	\$1,603		
	2011	0	\$464,904	\$444,543	95.6%	2,492	\$2,239	\$2,141		
2011 Total		0.3	\$655,753	\$597,890	91.2%	3,640	\$2,162	\$1,971	0.9%	10.0%
2012	2010	2	\$185,775	\$120,169	64.7%	1,055	\$2,113	\$1,367		
	2011	1	\$702,458	\$625,450	89.0%	3,764	\$2,240	\$1,994		
	2012	0	\$418,149	\$363,674	87.0%	2,264	\$2,216	\$1,928		
2012 Total		0.8	\$1,306,381	\$1,109,292	84.9%	7,083	\$2,213	\$1,879	2.4%	-4.7%
2013	2010	3	\$193,775	\$132,322	68.3%	985	\$2,361	\$1,612		
	2011	2	\$673,754	\$515,941	76.6%	3,295	\$2,454	\$1,879		
	2012	1	\$614,627	\$505,252	82.2%	3,340	\$2,208	\$1,815		
	2013	0	\$385,160	\$387,666	100.7%	1,967	\$2,350	\$2,365		
2013 Total		1.4	\$1,867,316	\$1,541,181	82.5%	9,587	\$2,337	\$1,929	5.6%	2.6%

Through 2013 **\$3,887,120** **\$3,296,590** **84.8%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2014	2.1	\$2,041,365	\$1,676,916	82.1%	9,370	97.7%	7.0%	11.9%	11.3%	92%
2015	2.8	\$1,850,658	\$1,458,099	78.8%	7,652	81.7%	7.0%	11.0%	6.5%	92%
2016	3.8	\$1,622,871	\$1,273,398	78.5%	6,313	82.5%	2.1%	6.3%	5.9%	92%
2017	4.8	\$1,415,267	\$1,110,353	78.5%	5,208	82.5%	2.0%	5.7%	5.7%	92%
2018	5.8	\$1,232,499	\$966,846	78.4%	4,297	82.5%	1.9%	5.6%	5.5%	92%
2019	6.8	\$1,071,999	\$840,872	78.4%	3,545	82.5%	1.8%	5.4%	5.4%	92%
2020	7.8	\$931,414	\$730,559	78.4%	2,925	82.5%	1.8%	5.3%	5.3%	92%
2021	8.8	\$808,560	\$634,176	78.4%	2,413	82.5%	1.7%	5.2%	5.2%	92%
2022	9.8	\$701,414	\$550,137	78.4%	1,991	82.5%	1.8%	5.1%	5.1%	92%
2023	10.8	\$608,145	\$477,002	78.4%	1,642	82.5%	1.8%	5.1%	5.1%	92%
2024	11.8	\$527,057	\$413,467	78.4%	1,355	82.5%	2.1%	5.1%	5.1%	92%
2025	12.8	\$456,710	\$358,362	78.5%	1,118	82.5%	2.4%	5.0%	5.1%	92%
2026	13.8	\$395,754	\$310,640	78.5%	922	82.5%	2.9%	5.0%	5.1%	92%
2027	14.8	\$343,048	\$269,368	78.5%	761	82.5%	3.4%	5.1%	5.1%	92%
2028	15.8	\$297,652	\$233,719	78.5%	628	82.5%	3.5%	5.2%	5.2%	92%
2029	16.8	\$258,308	\$202,962	78.6%	518	82.5%	3.5%	5.2%	5.3%	92%
2030	17.8	\$224,132	\$176,452	78.7%	427	82.5%	3.5%	5.2%	5.4%	92%
2031	18.8	\$194,401	\$153,624	79.0%	352	82.5%	3.5%	5.1%	5.5%	92%
2032	19.8	\$168,542	\$133,981	79.5%	291	82.5%	3.5%	5.1%	5.7%	92%
2033	20.8	\$146,077	\$117,089	80.2%	240	82.5%	3.5%	5.1%	5.9%	92%

Through 2033 **\$15,295,872** **\$12,088,023** **79.0%**

Lifetime **\$19,182,992** **\$15,384,613** **80.2%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80FH

Nationwide Experience

With the 2015 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	\$647,979	46.1%	24,926	\$677	\$312		
	2011	0	\$2,148,428	\$659,931	30.7%	36,094	\$714	\$219		
2011 Total		0.4	\$3,554,748	\$1,307,909	36.8%	61,020	\$699	\$257	-2.0%	71.8%
2012	2010	2	\$1,093,665	\$480,316	43.9%	19,105	\$687	\$302		
	2011	1	\$2,794,344	\$1,504,998	53.9%	46,947	\$714	\$385		
	2012	0	\$1,946,886	\$729,180	37.5%	31,528	\$741	\$278		
2012 Total		0.9	\$5,834,894	\$2,714,494	46.5%	97,580	\$718	\$334	2.6%	29.8%
2013	2010	3	\$959,015	\$464,169	48.4%	16,262	\$708	\$343		
	2011	2	\$2,266,805	\$1,319,181	58.2%	37,009	\$735	\$428		
	2012	1	\$2,521,344	\$1,288,475	51.1%	42,992	\$704	\$360		
	2013	0	\$1,498,165	\$533,004	35.6%	24,708	\$728	\$259		
2013 Total		1.4	\$7,245,329	\$3,604,829	49.8%	120,971	\$719	\$358	0.2%	7.1%

Through 2013 **\$17,182,107** **\$7,742,105** **45.1%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2014	2.1	\$7,389,598	\$3,966,751	53.7%	118,950	98.3%	2.0%	3.7%	11.9%	92%
2015	2.6	\$6,196,594	\$3,832,663	61.9%	98,134	82.5%	0.0%	1.6%	17.1%	92%
2016	3.6	\$5,897,425	\$3,703,108	62.8%	80,960	82.5%	15.0%	15.4%	17.1%	92%
2017	4.6	\$5,681,307	\$3,577,932	63.0%	66,792	82.5%	15.0%	16.8%	17.1%	92%
2018	5.6	\$5,470,573	\$3,456,987	63.2%	55,104	82.5%	15.0%	16.7%	17.1%	92%
2019	6.6	\$5,265,352	\$3,340,130	63.4%	45,460	82.5%	15.0%	16.7%	17.1%	92%
2020	7.6	\$5,065,487	\$3,227,224	63.7%	37,505	82.5%	15.0%	16.6%	17.1%	92%
2021	8.6	\$4,870,724	\$3,118,134	64.0%	30,941	82.5%	15.0%	16.6%	17.1%	92%
2022	9.6	\$4,680,797	\$3,012,732	64.4%	25,527	82.5%	15.0%	16.5%	17.1%	92%
2023	10.6	\$4,495,479	\$2,910,893	64.8%	21,060	82.5%	15.0%	16.4%	17.1%	92%
2024	11.6	\$4,314,041	\$2,812,496	65.2%	17,374	82.5%	15.0%	16.3%	17.1%	92%
2025	12.6	\$4,136,506	\$2,717,425	65.7%	14,334	82.5%	15.0%	16.2%	17.1%	92%
2026	13.6	\$3,961,177	\$2,625,568	66.3%	11,825	82.5%	15.0%	16.1%	17.1%	92%
2027	14.6	\$3,788,295	\$2,536,816	67.0%	9,756	82.5%	15.0%	15.9%	17.1%	92%
2028	15.6	\$3,622,210	\$2,451,064	67.7%	8,049	82.5%	15.0%	15.9%	17.1%	92%
2029	16.6	\$3,462,965	\$2,368,211	68.4%	6,640	82.5%	15.0%	15.9%	17.1%	92%
2030	17.6	\$3,309,986	\$2,288,158	69.1%	5,478	82.5%	15.0%	15.9%	17.1%	92%
2031	18.6	\$3,163,105	\$2,210,811	69.9%	4,519	82.5%	15.0%	15.8%	17.1%	92%
2032	19.6	\$3,021,881	\$2,136,079	70.7%	3,729	82.5%	15.0%	15.8%	17.1%	92%
2033	20.6	\$2,886,069	\$2,063,874	71.5%	3,076	82.5%	15.0%	15.8%	17.1%	92%

Through 2033 **\$90,679,572** **\$58,357,054** **64.4%**

Lifetime **\$107,861,679** **\$66,099,159** **61.3%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80G

Nationwide Experience

With the 2015 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	\$627,664	54.4%	6,122	\$2,260	\$1,230		
2010 Total		0	\$1,152,827	\$627,664	54.4%	6,122	\$2,260	\$1,230		
2011	2010	1	\$2,861,168	\$1,658,589	58.0%	15,967	\$2,150	\$1,247		
	2011	0	\$2,288,878	\$1,378,716	60.2%	12,650	\$2,171	\$1,308		
2011 Total		0.6	\$5,150,046	\$3,037,305	59.0%	28,617	\$2,160	\$1,274	-4.4%	3.5%
2012	2010	2	\$2,481,365	\$1,599,751	64.5%	13,161	\$2,262	\$1,459		
	2011	1	\$3,750,273	\$2,528,305	67.4%	20,040	\$2,246	\$1,514		
	2012	0	\$2,651,955	\$1,796,709	67.8%	14,215	\$2,239	\$1,517		
2012 Total		1.0	\$8,883,594	\$5,924,766	66.7%	47,416	\$2,248	\$1,499	4.1%	17.7%
2013	2010	3	\$2,190,089	\$1,457,433	66.5%	11,097	\$2,368	\$1,576		
	2011	2	\$3,328,422	\$2,272,105	68.3%	17,018	\$2,347	\$1,602		
	2012	1	\$4,279,594	\$2,967,765	69.3%	24,135	\$2,128	\$1,476		
	2013	0	\$5,272,149	\$3,598,824	68.3%	30,749	\$2,057	\$1,404		
2013 Total		1.2	\$15,070,254	\$10,296,126	68.3%	82,999	\$2,179	\$1,489	-3.1%	-0.7%

Through 2013 **\$30,256,720** **\$19,885,861** **65.7%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2014	1.9	\$17,705,574	\$12,015,567	67.9%	92,305	111.2%	4.3%	5.6%	4.9%	92%
2015	2.5	\$15,102,759	\$10,533,072	69.7%	76,151	82.5%	0.0%	3.4%	6.3%	92%
2016	3.5	\$13,181,534	\$9,215,517	69.9%	62,825	82.5%	3.0%	5.8%	6.1%	92%
2017	4.5	\$11,514,745	\$8,048,828	69.9%	51,831	82.5%	2.8%	5.9%	5.9%	92%
2018	5.5	\$10,043,137	\$7,019,128	69.9%	42,760	82.5%	2.7%	5.7%	5.7%	92%
2019	6.5	\$8,747,814	\$6,113,041	69.9%	35,277	82.5%	2.6%	5.6%	5.6%	92%
2020	7.5	\$7,610,731	\$5,317,893	69.9%	29,104	82.5%	2.6%	5.5%	5.4%	92%
2021	8.5	\$6,615,048	\$4,621,830	69.9%	24,011	82.5%	2.5%	5.4%	5.3%	92%
2022	9.5	\$5,745,279	\$4,013,891	69.9%	19,809	82.5%	2.5%	5.3%	5.3%	92%
2023	10.5	\$4,987,030	\$3,484,030	69.9%	16,342	82.5%	2.6%	5.2%	5.2%	92%
2024	11.5	\$4,327,167	\$3,023,107	69.9%	13,482	82.5%	2.6%	5.2%	5.2%	92%
2025	12.5	\$3,754,068	\$2,622,862	69.9%	11,123	82.5%	2.8%	5.2%	5.2%	92%
2026	13.5	\$3,256,878	\$2,275,872	69.9%	9,176	82.5%	3.1%	5.2%	5.2%	92%
2027	14.5	\$2,825,413	\$1,975,499	69.9%	7,571	82.5%	3.5%	5.2%	5.2%	92%
2028	15.5	\$2,451,683	\$1,715,833	70.0%	6,246	82.5%	3.5%	5.2%	5.3%	92%
2029	16.5	\$2,127,527	\$1,491,632	70.1%	5,153	82.5%	3.5%	5.2%	5.4%	92%
2030	17.5	\$1,845,727	\$1,298,264	70.3%	4,251	82.5%	3.5%	5.2%	5.5%	92%
2031	18.5	\$1,600,766	\$1,131,648	70.7%	3,507	82.5%	3.5%	5.1%	5.7%	92%
2032	19.5	\$1,387,793	\$988,202	71.2%	2,893	82.5%	3.5%	5.1%	5.8%	92%
2033	20.5	\$1,202,607	\$864,786	71.9%	2,387	82.5%	3.5%	5.0%	6.1%	92%

Through 2033 **\$126,033,281** **\$87,770,503** **69.6%**

Lifetime **\$156,290,000** **\$107,656,364** **68.9%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80K

Nationwide Experience

With the 2015 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	\$83,080	36.2%	2,829	\$974	\$352		
	2011	0	\$500,519	\$265,602	53.1%	5,326	\$1,128	\$598		
2011 Total		0.3	\$730,215	\$348,681	47.8%	8,155	\$1,075	\$513	0.5%	31.5%
2012	2010	2	\$157,823	\$117,436	74.4%	1,923	\$985	\$733		
	2011	1	\$492,358	\$270,012	54.8%	5,228	\$1,130	\$620		
	2012	0	\$255,425	\$132,809	52.0%	2,892	\$1,060	\$551		
2012 Total		0.9	\$905,606	\$520,256	57.4%	10,043	\$1,082	\$622	0.7%	21.2%
2013	2010	3	\$116,146	\$70,096	60.4%	1,456	\$957	\$578		
	2011	2	\$334,534	\$214,976	64.3%	3,492	\$1,150	\$739		
	2012	1	\$298,868	\$176,320	59.0%	3,595	\$998	\$589		
	2013	0	\$230,511	\$108,000	46.9%	2,429	\$1,139	\$534		
2013 Total		1.3	\$980,059	\$569,391	58.1%	10,972	\$1,072	\$623	-0.9%	0.2%

Through 2013 **\$2,739,422** **\$1,483,410** **54.2%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2014	2.1	\$1,014,743	\$628,516	61.9%	10,934	99.7%	1.0%	3.9%	10.8%	92%
2015	2.6	\$852,807	\$588,172	69.0%	9,021	82.5%	0.0%	1.9%	13.4%	92%
2016	3.6	\$787,695	\$549,875	69.8%	7,442	82.5%	11.0%	12.0%	13.3%	92%
2017	4.6	\$733,668	\$513,658	70.0%	6,140	82.5%	11.0%	12.9%	13.2%	92%
2018	5.6	\$682,827	\$479,525	70.2%	5,065	82.5%	11.0%	12.8%	13.2%	92%
2019	6.6	\$635,094	\$447,462	70.5%	4,179	82.5%	11.0%	12.7%	13.1%	92%
2020	7.6	\$590,244	\$417,437	70.7%	3,448	82.5%	11.0%	12.7%	13.1%	92%
2021	8.6	\$548,131	\$389,403	71.0%	2,844	82.5%	11.0%	12.6%	13.1%	92%
2022	9.6	\$508,546	\$363,305	71.4%	2,347	82.5%	11.0%	12.5%	13.1%	92%
2023	10.6	\$471,387	\$339,078	71.9%	1,936	82.5%	11.0%	12.4%	13.1%	92%
2024	11.6	\$436,478	\$315,190	72.2%	1,597	82.5%	11.0%	12.2%	12.7%	92%
2025	12.6	\$403,734	\$293,225	72.6%	1,318	82.5%	11.0%	12.1%	12.8%	92%
2026	13.6	\$373,043	\$273,085	73.2%	1,087	82.5%	11.0%	12.0%	12.9%	92%
2027	14.6	\$344,393	\$254,674	73.9%	897	82.5%	11.0%	11.9%	13.0%	92%
2028	15.6	\$317,774	\$237,895	74.9%	740	82.5%	11.0%	11.8%	13.2%	92%
2029	16.6	\$293,155	\$222,656	76.0%	610	82.5%	11.0%	11.8%	13.4%	92%
2030	17.6	\$270,329	\$208,866	77.3%	504	82.5%	11.0%	11.8%	13.7%	92%
2031	18.6	\$249,179	\$192,460	77.2%	415	82.5%	11.0%	11.7%	11.7%	92%
2032	19.6	\$229,567	\$177,374	77.3%	343	82.5%	11.0%	11.7%	11.7%	92%
2033	20.6	\$211,413	\$163,499	77.3%	283	82.5%	11.0%	11.6%	11.7%	92%

Through 2033 **\$9,954,206** **\$7,055,356** **70.9%**

Lifetime **\$12,693,629** **\$8,538,765** **67.3%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80L

Nationwide Experience

With the 2015 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	\$41,632	43.0%	762	\$1,526	\$656		
2010 Total		0	\$96,881	\$41,632	43.0%	762	\$1,526	\$656		
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%	36.8%
2012	2010	2	\$125,401	\$113,774	90.7%	1,098	\$1,371	\$1,243		
	2011	1	\$246,804	\$171,097	69.3%	1,923	\$1,540	\$1,068		
	2012	0	\$186,627	\$155,091	83.1%	1,476	\$1,517	\$1,261		
2012 Total		0.9	\$558,832	\$439,962	78.7%	4,497	\$1,491	\$1,174	3.0%	30.9%
2013	2010	3	\$112,166	\$91,770	81.8%	892	\$1,509	\$1,235		
	2011	2	\$208,272	\$148,448	71.3%	1,498	\$1,668	\$1,189		
	2012	1	\$213,250	\$170,348	79.9%	1,694	\$1,511	\$1,207		
	2013	0	\$129,111	\$129,759	100.5%	1,005	\$1,542	\$1,549		
2013 Total		1.5	\$662,798	\$540,325	81.5%	5,089	\$1,563	\$1,274	4.8%	8.5%

Through 2013 **\$1,733,467** **\$1,278,965** **73.8%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2014	2.2	\$712,024	\$581,901	81.7%	4,913	96.5%	7.9%	11.3%	11.5%	92%
2015	2.8	\$625,407	\$506,949	81.1%	4,053	82.5%	4.0%	6.5%	5.6%	92%
2016	3.8	\$544,669	\$441,277	81.0%	3,344	82.5%	3.5%	5.6%	5.5%	92%
2017	4.8	\$473,843	\$383,858	81.0%	2,759	82.5%	3.5%	5.5%	5.4%	92%
2018	5.8	\$411,895	\$333,752	81.0%	2,276	82.5%	3.5%	5.4%	5.4%	92%
2019	6.8	\$357,769	\$290,105	81.1%	1,878	82.5%	3.5%	5.3%	5.4%	92%
2020	7.8	\$310,484	\$252,148	81.2%	1,549	82.5%	3.5%	5.2%	5.4%	92%
2021	8.8	\$269,178	\$219,187	81.4%	1,278	82.5%	3.5%	5.1%	5.4%	92%
2022	9.8	\$233,150	\$190,603	81.8%	1,054	82.5%	3.5%	5.0%	5.4%	92%
2023	10.8	\$201,716	\$165,313	82.0%	870	82.5%	3.5%	4.9%	5.1%	92%
2024	11.8	\$174,364	\$143,499	82.3%	718	82.5%	3.5%	4.8%	5.2%	92%
2025	12.8	\$150,546	\$124,703	82.8%	592	82.5%	3.5%	4.7%	5.3%	92%
2026	13.8	\$129,763	\$108,520	83.6%	488	82.5%	3.5%	4.5%	5.5%	92%
2027	14.8	\$111,770	\$94,598	84.6%	403	82.5%	3.5%	4.4%	5.7%	92%
2028	15.8	\$96,243	\$82,629	85.9%	332	82.5%	3.5%	4.4%	5.9%	92%
2029	16.8	\$82,853	\$72,342	87.3%	274	82.5%	3.5%	4.3%	6.1%	92%
2030	17.8	\$71,217	\$62,171	87.3%	226	82.5%	3.4%	4.2%	4.2%	92%
2031	18.8	\$61,217	\$53,439	87.3%	187	82.5%	3.4%	4.2%	4.2%	92%
2032	19.8	\$52,619	\$45,942	87.3%	154	82.5%	3.5%	4.2%	4.2%	92%
2033	20.8	\$45,215	\$39,504	87.4%	127	82.5%	3.5%	4.2%	4.2%	92%

Through 2033 **\$5,115,945** **\$4,192,442** **81.9%**

Lifetime **\$6,849,412** **\$5,471,406** **79.9%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80M

Nationwide Experience

With the 2015 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	\$33,657	54.2%	477	\$1,561	\$847		
	2011	1	\$52,759	\$40,893	77.5%	318	\$1,991	\$1,543		
	2012	0	\$39,503	\$25,082	63.5%	239	\$1,983	\$1,259		
2012 Total		1.1	\$154,311	\$99,632	64.6%	1,034	\$1,791	\$1,156	13.0%	23.4%
2013	2010	3	\$55,941	\$32,179	57.5%	396	\$1,695	\$975		
	2011	2	\$36,052	\$24,403	67.7%	217	\$1,994	\$1,349		
	2012	1	\$36,572	\$42,517	116.3%	249	\$1,762	\$2,049		
	2013	0	\$17,961	\$11,438	63.7%	138	\$1,562	\$995		
2013 Total		1.9	\$146,525	\$110,538	75.4%	1,000	\$1,758	\$1,326	-1.8%	14.7%

Through 2013 **\$466,964** **\$309,330** **66.2%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2014	2.7	\$146,743	\$106,025	72.3%	929	92.9%	6.4%	7.8%	3.3%	91%
2015	3.3	\$129,178	\$92,369	71.5%	766	82.5%	4.0%	6.7%	5.6%	91%
2016	4.3	\$112,471	\$80,353	71.4%	632	82.5%	3.1%	5.5%	5.4%	91%
2017	5.3	\$97,730	\$69,813	71.4%	522	82.5%	3.0%	5.3%	5.3%	91%
2018	6.3	\$84,827	\$60,591	71.4%	430	82.5%	3.0%	5.2%	5.2%	91%
2019	7.3	\$73,568	\$52,543	71.4%	355	82.5%	3.0%	5.1%	5.1%	91%
2020	8.3	\$63,759	\$45,536	71.4%	293	82.5%	3.1%	5.0%	5.0%	91%
2021	9.3	\$55,234	\$39,447	71.4%	242	82.5%	3.1%	5.0%	5.0%	91%
2022	10.3	\$47,845	\$34,167	71.4%	199	82.5%	3.1%	5.0%	5.0%	91%
2023	11.3	\$41,442	\$29,596	71.4%	164	82.5%	3.3%	5.0%	5.0%	91%
2024	12.3	\$35,875	\$25,646	71.5%	136	82.5%	3.5%	4.9%	5.0%	91%
2025	13.3	\$30,980	\$22,238	71.8%	112	82.5%	3.5%	4.7%	5.1%	91%
2026	14.3	\$26,650	\$19,302	72.4%	92	82.5%	3.5%	4.3%	5.2%	91%
2027	15.3	\$22,892	\$16,774	73.3%	76	82.5%	3.5%	4.1%	5.3%	91%
2028	16.3	\$19,672	\$14,602	74.2%	63	82.5%	3.5%	4.2%	5.5%	91%
2029	17.3	\$16,911	\$12,736	75.3%	52	82.5%	3.5%	4.2%	5.7%	91%
2030	18.3	\$14,534	\$11,135	76.6%	43	82.5%	3.5%	4.2%	6.0%	91%
2031	19.3	\$12,491	\$9,762	78.2%	35	82.5%	3.5%	4.2%	6.3%	91%
2032	20.3	\$10,710	\$8,368	78.1%	29	82.5%	3.3%	3.9%	3.9%	91%
2033	21.3	\$9,182	\$7,174	78.1%	24	82.5%	3.3%	3.9%	3.9%	91%

Through 2033 **\$1,052,694** **\$758,177** **72.0%**

Lifetime **\$1,519,658** **\$1,067,508** **70.2%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80N

Nationwide Experience

With the 2015 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$7,660,128	\$4,120,684	53.8%	59,687	\$1,540	\$828		
2010 Total		0	\$7,660,128	\$4,120,684	53.8%	59,687	\$1,540	\$828		
2011	2010	1	\$19,819,226	\$12,236,548	61.7%	162,546	\$1,463	\$903		
	2011	0	\$24,418,874	\$15,028,016	61.5%	200,981	\$1,458	\$897		
2011 Total		0.4	\$44,238,100	\$27,264,564	61.6%	363,527	\$1,460	\$900	-5.2%	8.6%
2012	2010	2	\$16,963,220	\$12,422,922	73.2%	130,652	\$1,558	\$1,141		
	2011	1	\$37,946,642	\$26,943,218	71.0%	304,677	\$1,495	\$1,061		
	2012	0	\$22,867,225	\$15,102,094	66.0%	191,401	\$1,434	\$947		
2012 Total		0.9	\$77,777,087	\$54,468,235	70.0%	626,730	\$1,489	\$1,043	2.0%	15.9%
2013	2010	3	\$15,078,696	\$11,205,340	74.3%	108,460	\$1,668	\$1,240		
	2011	2	\$33,383,161	\$23,683,358	70.9%	248,970	\$1,609	\$1,142		
	2012	1	\$35,639,799	\$24,241,189	68.0%	306,363	\$1,396	\$950		
	2013	0	\$20,615,377	\$13,361,688	64.8%	169,427	\$1,460	\$946		
2013 Total		1.4	\$104,717,033	\$72,491,575	69.2%	833,220	\$1,508	\$1,044	1.3%	0.1%

Through 2013 **\$234,392,348** **\$158,345,058** **67.6%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2014	2.2	\$113,176,623	\$75,075,614	66.3%	814,146	97.7%	6.8%	10.6%	6.0%	91%
2015	2.7	\$97,355,131	\$65,903,497	67.7%	671,670	82.5%	0.0%	4.3%	6.4%	91%
2016	3.7	\$85,103,322	\$57,733,547	67.8%	554,128	82.5%	2.5%	6.0%	6.2%	91%
2017	4.7	\$74,427,265	\$50,485,621	67.8%	457,156	82.5%	2.5%	6.0%	6.0%	91%
2018	5.7	\$64,987,732	\$44,078,887	67.8%	377,153	82.5%	2.4%	5.8%	5.8%	91%
2019	6.7	\$56,668,631	\$38,434,144	67.8%	311,152	82.5%	2.4%	5.7%	5.7%	91%
2020	7.7	\$49,358,963	\$33,475,421	67.8%	256,700	82.5%	2.4%	5.6%	5.6%	91%
2021	8.7	\$42,953,492	\$29,131,021	67.8%	211,778	82.5%	2.5%	5.5%	5.5%	91%
2022	9.7	\$37,354,368	\$25,334,143	67.8%	174,716	82.5%	2.6%	5.4%	5.4%	91%
2023	10.7	\$32,471,113	\$22,023,201	67.8%	144,141	82.5%	2.7%	5.4%	5.4%	91%
2024	11.7	\$28,220,798	\$19,141,907	67.8%	118,916	82.5%	2.8%	5.3%	5.4%	91%
2025	12.7	\$24,527,976	\$16,639,192	67.8%	98,106	82.5%	3.1%	5.4%	5.4%	91%
2026	13.7	\$21,324,369	\$14,469,019	67.9%	80,937	82.5%	3.4%	5.4%	5.4%	91%
2027	14.7	\$18,492,564	\$12,590,112	68.1%	66,773	82.5%	3.5%	5.1%	5.5%	91%
2028	15.7	\$16,034,266	\$10,965,644	68.4%	55,088	82.5%	3.5%	5.1%	5.6%	91%
2029	16.7	\$13,901,519	\$9,562,902	68.8%	45,448	82.5%	3.5%	5.1%	5.7%	91%
2030	17.7	\$12,048,131	\$8,352,936	69.3%	37,494	82.5%	3.5%	5.1%	5.9%	91%
2031	18.7	\$10,437,805	\$7,310,221	70.0%	30,933	82.5%	3.5%	5.0%	6.1%	91%
2032	19.7	\$9,038,404	\$6,412,320	70.9%	25,520	82.5%	3.5%	5.0%	6.3%	91%
2033	20.7	\$7,822,427	\$5,639,573	72.1%	21,054	82.5%	3.5%	4.9%	6.6%	91%

Through 2033 **\$815,704,899** **\$552,758,921** **67.8%**

Lifetime **\$1,050,097,247** **\$711,103,979** **67.7%**



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Colonial Penn Life Insurance Company _____

Submission:

Policy Form Series CPL-GR-A080

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

Christopher J. Conforti

Signature of qualified actuary: _____

Name (typed or printed): Christopher J. Conforti _____

Title or business affiliation: Actuary _____

Date: 7/9/2014 _____

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

Reset Form

Colonial Penn Life Insurance Company

Rate Memorandum

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

1. Purpose of Filing

We are filing the 2015 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation.

2. General Description

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

3. Scope and Justification of Request

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

4. Rates and Rating Factors

- a. Rates - The proposed rates are enclosed.
- b. Period Rates Apply - The proposed rates are intended to be effective for calendar year 2015.

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, 2013, valued as of March 31, 2014.

Projected experience, assuming approval of the proposed 2015 increases, is provided in the enclosed Exhibit VI. NW has been provided for all plans and RI for Plan F.

8. Loss Ratio Compliance

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

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

Christopher J. Conforti, ASA, MAAA

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,723.19
66	1,786.68
67	1,862.93
68	1,941.69
69	2,022.53
70	2,106.31
71	2,192.27
72	2,280.85
73	2,372.27
74	2,466.31
75	2,563.51
76	2,663.65
77	2,766.74
78	2,873.32
79	2,933.54
80+	2,995.07

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,506.75
66	1,562.06
67	1,628.82
68	1,697.44
69	1,768.35
70	1,841.55
71	1,916.60
72	1,994.17
73	2,074.02
74	2,156.27
75	2,241.14
76	2,328.74
77	2,419.07
78	2,512.12
79	2,564.71
80	2,618.38
81	2,686.78
82	2,756.81
83	2,828.59
84	2,902.67
85	2,978.27
86	3,055.94
87	3,135.90
88	3,217.61
89	3,301.72
90	3,387.68
91	3,432.08
92	3,476.92
93	3,522.19
94	3,568.12
95	3,614.81
96	3,662.04
97	3,709.82
98	3,758.15
99+	3,807.13

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,674.20
66	1,735.62
67	1,809.69
68	1,886.06
69	1,964.93
70	2,046.09
71	2,129.76
72	2,215.62
73	2,304.42
74	2,395.83
75	2,490.20
76	2,587.51
77	2,687.76
78	2,791.18
79	2,849.76
80	2,909.21
81	2,985.14
82	3,063.03
83	3,143.10
84	3,225.14
85	3,309.25
86	3,395.64
87	3,484.33
88	3,575.10
89	3,668.48
90	3,764.26
91	3,813.35
92	3,863.20
93	3,913.60
94	3,964.77
95	4,016.48
96	4,068.84
97	4,121.97
98	4,175.75
99+	4,230.29

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,674.20
66	1,735.62
67	1,809.69
68	1,886.06
69	1,964.93
70	2,046.09
71	2,129.76
72	2,215.62
73	2,304.42
74	2,395.83
75	2,490.20
76	2,587.51
77	2,687.76
78	2,791.18
79	2,849.76
80	2,909.21
81	2,985.14
82	3,063.03
83	3,143.10
84	3,225.14
85	3,309.25
86	3,395.64
87	3,484.33
88	3,575.10
89	3,668.48
90	3,764.26
91	3,813.35
92	3,863.20
93	3,913.60
94	3,964.77
95	4,016.48
96	4,068.84
97	4,121.97
98	4,175.75
99+	4,230.29

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,860.20
66	1,928.38
67	2,010.97
68	2,095.84
69	2,183.22
70	2,273.44
71	2,366.27
72	2,462.05
73	2,560.56
74	2,662.12
75	2,767.07
76	2,875.07
77	2,986.45
78	3,101.54
79	3,166.45
80	3,232.66
81	3,317.10
82	3,403.61
83	3,492.41
84	3,583.61
85	3,677.21
86	3,773.10
87	3,871.71
88	3,972.62
89	4,076.15
90	4,182.73
91	4,237.27
92	4,292.58
93	4,348.55
94	4,405.38
95	4,462.65
96	4,520.91
97	4,579.93
98	4,639.82
99+	4,700.47

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,860.20
66	1,928.38
67	2,010.97
68	2,095.84
69	2,183.22
70	2,273.44
71	2,366.27
72	2,462.05
73	2,560.56
74	2,662.12
75	2,767.07
76	2,875.07
77	2,986.45
78	3,101.54
79	3,166.45
80	3,232.66
81	3,317.10
82	3,403.61
83	3,492.41
84	3,583.61
85	3,677.21
86	3,773.10
87	3,871.71
88	3,972.62
89	4,076.15
90	4,182.73
91	4,237.27
92	4,292.58
93	4,348.55
94	4,405.38
95	4,462.65
96	4,520.91
97	4,579.93
98	4,639.82
99+	4,700.47

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,066.93
66	2,142.85
67	2,234.16
68	2,328.74
69	2,425.94
70	2,526.09
71	2,629.18
72	2,735.54
73	2,845.07
74	2,957.87
75	3,074.48
76	3,194.37
77	3,318.19
78	3,446.26
79	3,518.15
80	3,591.90
81	3,685.61
82	3,781.71
83	3,880.44
84	3,981.79
85	4,085.64
86	4,192.22
87	4,301.75
88	4,414.00
89	4,529.20
90	4,647.34
91	4,708.00
92	4,769.52
93	4,831.60
94	4,894.76
95	4,958.58
96	5,023.27
97	5,088.94
98	5,155.16
99+	5,222.57

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,784.82
66	1,854.42
67	1,930.46
68	2,008.89
69	2,089.51
70	2,172.75
71	2,258.49
72	2,346.96
73	2,438.16
74	2,531.98
75	2,628.96
76	2,728.78
77	2,831.87
78	2,938.12
79	3,005.10
80+	3,073.72

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,560.42
66	1,621.30
67	1,687.84
68	1,756.24
69	1,826.93
70	1,899.58
71	1,974.75
72	2,051.87
73	2,131.73
74	2,213.65
75	2,298.42
76	2,385.80
77	2,475.80
78	2,568.74
79	2,627.43
80	2,687.43
81	2,760.52
82	2,835.69
83	2,912.70
84	2,991.90
85	3,073.39
86	3,156.96
87	3,242.81
88	3,330.95
89	3,421.61
90	3,514.77
91	3,562.55
92	3,610.99
93	3,660.19
94	3,709.93
95	3,760.44
96	3,811.60
97	3,863.42
98	3,916.00
99+	3,969.24

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,733.99
66	1,801.40
67	1,875.26
68	1,951.51
69	2,029.95
70	2,110.67
71	2,194.02
72	2,279.87
73	2,368.56
74	2,459.65
75	2,553.80
76	2,650.89
77	2,751.03
78	2,854.12
79	2,919.25
80	2,986.12
81	3,067.28
82	3,150.74
83	3,236.37
84	3,324.30
85	3,414.74
86	3,507.57
87	3,603.02
88	3,700.99
89	3,801.68
90	3,904.99
91	3,958.22
92	4,012.00
93	4,066.55
94	4,121.86
95	4,177.82
96	4,234.66
97	4,292.26
98	4,350.62
99+	4,409.75

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,733.99
66	1,801.40
67	1,875.26
68	1,951.51
69	2,029.95
70	2,110.67
71	2,194.02
72	2,279.87
73	2,368.56
74	2,459.65
75	2,553.80
76	2,650.89
77	2,751.03
78	2,854.12
79	2,919.25
80	2,986.12
81	3,067.28
82	3,150.74
83	3,236.37
84	3,324.30
85	3,414.74
86	3,507.57
87	3,603.02
88	3,700.99
89	3,801.68
90	3,904.99
91	3,958.22
92	4,012.00
93	4,066.55
94	4,121.86
95	4,177.82
96	4,234.66
97	4,292.26
98	4,350.62
99+	4,409.75

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,926.53
66	2,001.69
67	2,083.73
68	2,168.27
69	2,255.54
70	2,345.22
71	2,437.94
72	2,533.29
73	2,631.69
74	2,733.03
75	2,837.65
76	2,945.43
77	3,056.70
78	3,171.36
79	3,243.79
80	3,317.86
81	3,408.08
82	3,500.81
83	3,596.04
84	3,693.90
85	3,794.37
86	3,897.57
87	4,003.60
88	4,112.58
89	4,224.40
90	4,339.38
91	4,398.40
92	4,458.18
93	4,518.84
94	4,580.36
95	4,642.54
96	4,705.71
97	4,769.74
98	4,834.65
99+	4,900.43

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,926.53
66	2,001.69
67	2,083.73
68	2,168.27
69	2,255.54
70	2,345.22
71	2,437.94
72	2,533.29
73	2,631.69
74	2,733.03
75	2,837.65
76	2,945.43
77	3,056.70
78	3,171.36
79	3,243.79
80	3,317.86
81	3,408.08
82	3,500.81
83	3,596.04
84	3,693.90
85	3,794.37
86	3,897.57
87	4,003.60
88	4,112.58
89	4,224.40
90	4,339.38
91	4,398.40
92	4,458.18
93	4,518.84
94	4,580.36
95	4,642.54
96	4,705.71
97	4,769.74
98	4,834.65
99+	4,900.43

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,140.56
66	2,224.13
67	2,315.33
68	2,409.25
69	2,506.12
70	2,605.83
71	2,708.81
72	2,814.74
73	2,924.16
74	3,036.63
75	3,152.92
76	3,272.70
77	3,396.30
78	3,523.72
79	3,604.22
80	3,686.59
81	3,786.73
82	3,889.82
83	3,995.53
84	4,104.29
85	4,216.00
86	4,330.65
87	4,448.58
88	4,569.56
89	4,693.82
90	4,821.56
91	4,887.12
92	4,953.56
93	5,020.98
94	5,089.27
95	5,158.43
96	5,228.57
97	5,299.70
98	5,371.81
99+	5,444.90

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,393.00
66	2,486.92
67	2,584.34
68	2,685.25
69	2,790.41
70	2,899.61
71	3,013.39
72	3,131.65
73	3,255.25
74	3,384.30
75	3,518.92
76	3,659.86
77	3,807.57
78	3,962.48
79	4,075.06
80+	4,197.78

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,092.35
66	2,174.49
67	2,259.36
68	2,347.83
69	2,439.58
70	2,535.14
71	2,634.52
72	2,738.16
73	2,846.16
74	2,958.74
75	3,076.45
76	3,199.94
77	3,328.88
78	3,464.48
79	3,562.88
80	3,670.11
81	3,791.42
82	3,916.55
83	4,045.82
84	4,179.24
85	4,317.35
86	4,459.60
87	4,606.87
88	4,758.94
89	4,915.92
90	5,078.25
91	5,162.14
92	5,247.23
93	5,333.74
94	5,421.77
95	5,511.34
96	5,602.43
97	5,694.83
98	5,788.64
99+	5,884.21

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,324.82
66	2,416.02
67	2,510.60
68	2,608.89
69	2,710.89
70	2,816.92
71	2,927.21
72	3,042.30
73	3,162.30
74	3,287.32
75	3,418.55
76	3,555.46
77	3,698.91
78	3,849.35
79	3,958.88
80	4,078.11
81	4,212.62
82	4,351.60
83	4,495.27
84	4,643.63
85	4,796.80
86	4,955.09
87	5,118.61
88	5,287.48
89	5,462.03
90	5,642.24
91	5,735.30
92	5,829.88
93	5,926.10
94	6,023.84
95	6,123.22
96	6,224.46
97	6,327.00
98	6,431.51
99+	6,537.65

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,324.82
66	2,416.02
67	2,510.60
68	2,608.89
69	2,710.89
70	2,816.92
71	2,927.21
72	3,042.30
73	3,162.30
74	3,287.32
75	3,418.55
76	3,555.46
77	3,698.91
78	3,849.35
79	3,958.88
80	4,078.11
81	4,212.62
82	4,351.60
83	4,495.27
84	4,643.63
85	4,796.80
86	4,955.09
87	5,118.61
88	5,287.48
89	5,462.03
90	5,642.24
91	5,735.30
92	5,829.88
93	5,926.10
94	6,023.84
95	6,123.22
96	6,224.46
97	6,327.00
98	6,431.51
99+	6,537.65

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,583.25
66	2,684.60
67	2,789.54
68	2,898.63
69	3,012.08
70	3,130.01
71	3,252.63
72	3,380.48
73	3,513.79
74	3,652.88
75	3,798.40
76	3,950.59
77	4,109.86
78	4,277.20
79	4,398.84
80	4,531.16
81	4,680.62
82	4,835.20
83	4,994.69
84	5,159.52
85	5,329.70
86	5,505.66
87	5,687.41
88	5,875.04
89	6,069.00
90	6,269.40
91	6,372.82
92	6,478.09
93	6,585.00
94	6,693.65
95	6,803.94
96	6,916.31
97	7,030.41
98	7,146.38
99+	7,264.19

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,583.25
66	2,684.60
67	2,789.54
68	2,898.63
69	3,012.08
70	3,130.01
71	3,252.63
72	3,380.48
73	3,513.79
74	3,652.88
75	3,798.40
76	3,950.59
77	4,109.86
78	4,277.20
79	4,398.84
80	4,531.16
81	4,680.62
82	4,835.20
83	4,994.69
84	5,159.52
85	5,329.70
86	5,505.66
87	5,687.41
88	5,875.04
89	6,069.00
90	6,269.40
91	6,372.82
92	6,478.09
93	6,585.00
94	6,693.65
95	6,803.94
96	6,916.31
97	7,030.41
98	7,146.38
99+	7,264.19

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,870.38
66	2,982.85
67	3,099.57
68	3,220.66
69	3,346.77
70	3,477.79
71	3,614.04
72	3,755.97
73	3,904.22
74	4,058.69
75	4,220.36
76	4,389.45
77	4,566.62
78	4,752.51
79	4,887.45
80	5,034.61
81	5,200.76
82	5,372.36
83	5,549.63
84	5,732.79
85	5,921.95
86	6,117.44
87	6,319.37
88	6,527.95
89	6,743.29
90	6,965.83
91	7,080.81
92	7,197.65
93	7,316.67
94	7,437.21
95	7,560.05
96	7,684.63
97	7,811.61
98	7,940.44
99+	8,071.35

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$471.05
66	489.60
67	508.58
68	528.54
69	549.27
70	570.76
71	593.12
72	616.47
73	640.69
74	666.10
75	692.61
76	720.32
77	749.45
78	779.88
79	802.03
80+	826.36

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$411.81
66	428.07
67	444.65
68	462.11
69	480.21
70	498.98
71	518.61
72	539.01
73	560.07
74	582.43
75	605.45
76	629.78
77	655.30
78	681.92
79	701.23
80	722.39
81	746.28
82	770.94
83	796.47
84	822.87
85	850.14
86	878.28
87	907.30
88	937.30
89	968.28
90	1,000.36
91	1,016.94
92	1,033.74
93	1,050.86
94	1,068.21
95	1,085.88
96	1,103.88
97	1,122.10
98	1,140.65
99+	1,159.52

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$564.98
66	587.12
67	609.92
68	633.81
69	658.79
70	684.65
71	711.38
72	739.41
73	768.32
74	798.87
75	830.61
76	863.99
77	898.90
78	935.56
79	961.96
80	990.97
81	1,023.92
82	1,057.85
83	1,092.86
84	1,128.97
85	1,166.28
86	1,204.79
87	1,244.72
88	1,285.95
89	1,328.50
90	1,372.46
91	1,395.15
92	1,418.17
93	1,441.73
94	1,465.52
95	1,489.84
96	1,514.39
97	1,539.48
98	1,565.01
99+	1,590.86

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,869.69
66	1,947.26
67	2,031.04
68	2,118.20
69	2,208.53
70	2,302.56
71	2,400.53
72	2,502.52
73	2,608.89
74	2,719.94
75	2,835.90
76	2,957.21
77	3,084.52
78	3,217.94
79	3,314.81
80+	3,420.52

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,634.71
66	1,702.46
67	1,775.66
68	1,851.80
69	1,930.89
70	2,013.15
71	2,098.78
72	2,187.91
73	2,280.96
74	2,378.05
75	2,479.40
76	2,585.54
77	2,696.81
78	2,813.43
79	2,898.08
80	2,990.59
81	3,096.30
82	3,205.50
83	3,318.74
84	3,435.90
85	3,557.21
86	3,682.77
87	3,812.70
88	3,947.31
89	4,086.62
90	4,230.84
91	4,305.46
92	4,381.49
93	4,458.73
94	4,537.49
95	4,617.56
96	4,699.05
97	4,781.96
98	4,866.40
99+	4,952.36

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,816.35
66	1,891.73
67	1,973.00
68	2,057.66
69	2,145.47
70	2,236.78
71	2,332.02
72	2,431.07
73	2,534.27
74	2,642.27
75	2,754.96
76	2,872.78
77	2,996.48
78	3,126.08
79	3,220.12
80	3,322.99
81	3,440.26
82	3,561.68
83	3,687.46
84	3,817.50
85	3,952.22
86	4,091.75
87	4,236.18
88	4,385.64
89	4,540.54
90	4,700.80
91	4,783.71
92	4,868.14
93	4,954.10
94	5,041.49
95	5,130.50
96	5,221.05
97	5,313.23
98	5,407.05
99+	5,502.50

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,816.35
66	1,891.73
67	1,973.00
68	2,057.66
69	2,145.47
70	2,236.78
71	2,332.02
72	2,431.07
73	2,534.27
74	2,642.27
75	2,754.96
76	2,872.78
77	2,996.48
78	3,126.08
79	3,220.12
80	3,322.99
81	3,440.26
82	3,561.68
83	3,687.46
84	3,817.50
85	3,952.22
86	4,091.75
87	4,236.18
88	4,385.64
89	4,540.54
90	4,700.80
91	4,783.71
92	4,868.14
93	4,954.10
94	5,041.49
95	5,130.50
96	5,221.05
97	5,313.23
98	5,407.05
99+	5,502.50

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,018.17
66	2,101.95
67	2,192.27
68	2,286.31
69	2,383.94
70	2,485.40
71	2,591.11
72	2,701.29
73	2,815.94
74	2,935.94
75	3,061.07
76	3,192.08
77	3,329.43
78	3,473.43
79	3,578.04
80	3,692.26
81	3,822.62
82	3,957.57
83	4,097.31
84	4,241.96
85	4,391.64
86	4,546.65
87	4,707.12
88	4,873.27
89	5,045.30
90	5,223.45
91	5,315.63
92	5,409.45
93	5,505.01
94	5,602.10
95	5,701.04
96	5,801.52
97	5,903.95
98	6,008.24
99+	6,114.28

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,018.17
66	2,101.95
67	2,192.27
68	2,286.31
69	2,383.94
70	2,485.40
71	2,591.11
72	2,701.29
73	2,815.94
74	2,935.94
75	3,061.07
76	3,192.08
77	3,329.43
78	3,473.43
79	3,578.04
80	3,692.26
81	3,822.62
82	3,957.57
83	4,097.31
84	4,241.96
85	4,391.64
86	4,546.65
87	4,707.12
88	4,873.27
89	5,045.30
90	5,223.45
91	5,315.63
92	5,409.45
93	5,505.01
94	5,602.10
95	5,701.04
96	5,801.52
97	5,903.95
98	6,008.24
99+	6,114.28

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,242.45
66	2,335.40
67	2,435.87
68	2,540.38
69	2,648.71
70	2,761.50
71	2,878.99
72	3,001.39
73	3,128.92
74	3,262.12
75	3,401.21
76	3,546.73
77	3,699.46
78	3,859.39
79	3,975.57
80	4,102.55
81	4,247.31
82	4,397.20
83	4,552.43
84	4,713.23
85	4,879.60
86	5,051.74
87	5,230.10
88	5,414.79
89	5,605.92
90	5,803.81
91	5,906.24
92	6,010.53
93	6,116.68
94	6,224.57
95	6,334.42
96	6,446.24
97	6,560.02
98	6,675.76
99+	6,793.69

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$757.96
66	777.48
67	810.65
68	845.99
69	883.52
70	923.45
71	965.66
72	1,010.39
73	1,057.63
74	1,107.48
75	1,160.06
76	1,215.48
77	1,273.95
78	1,335.59
79	1,385.66
80+	1,430.82

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$662.61
66	679.74
67	708.76
68	739.63
69	772.47
70	807.38
71	844.25
72	883.30
73	924.76
74	968.28
75	1,014.21
76	1,062.65
77	1,113.81
78	1,167.81
79	1,211.44
80	1,251.04
81	1,297.41
82	1,345.52
83	1,395.48
84	1,447.30
85	1,500.97
86	1,556.61
87	1,614.31
88	1,674.20
89	1,736.28
90	1,800.64
91	1,834.02
92	1,868.06
93	1,902.75
94	1,938.09
95	1,974.09
96	2,010.75
97	2,048.06
98	2,086.02
99+	2,124.75

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
99+	2,360.82

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
99+	2,360.82

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$908.94
66	932.50
67	972.21
68	1,014.65
69	1,059.70
70	1,107.48
71	1,158.21
72	1,211.77
73	1,268.50
74	1,328.39
75	1,391.22
76	1,457.77
77	1,527.91
78	1,601.88
79	1,661.77
80	1,716.09
81	1,779.69
82	1,845.80
83	1,914.31
84	1,985.33
85	2,058.96
86	2,135.33
87	2,214.64
88	2,296.78
89	2,382.09
90	2,470.45
91	2,516.27
92	2,562.85
93	2,610.41
94	2,658.74
95	2,708.05
96	2,758.23
97	2,809.39
98	2,861.54
99+	2,914.67

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,381.19
66	1,423.95
67	1,476.97
68	1,533.15
69	1,592.06
70	1,654.68
71	1,720.46
72	1,789.73
73	1,862.71
74	1,939.73
75	2,020.67
76	2,106.09
77	2,195.65
78	2,290.56
79	2,362.23
80+	2,428.45

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,207.74
66	1,245.04
67	1,291.19
68	1,340.39
69	1,392.10
70	1,446.64
71	1,504.13
72	1,564.79
73	1,628.60
74	1,695.91
75	1,766.71
76	1,841.22
77	1,919.87
78	2,002.57
79	2,065.18
80	2,123.11
81	2,193.36
82	2,266.13
83	2,340.96
84	2,418.63
85	2,498.71
86	2,581.40
87	2,666.92
88	2,755.18
89	2,846.49
90	2,940.63
91	2,989.18
92	3,038.59
93	3,088.88
94	3,140.05
95	3,192.08
96	3,244.88
97	3,298.55
98	3,353.10
99+	3,408.74

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,341.81
66	1,383.37
67	1,434.75
68	1,489.30
69	1,546.79
70	1,607.33
71	1,671.37
72	1,738.57
73	1,809.69
74	1,884.20
75	1,962.97
76	2,045.76
77	2,133.04
78	2,225.22
79	2,294.82
80	2,359.07
81	2,437.07
82	2,517.80
83	2,601.14
84	2,687.21
85	2,776.12
86	2,867.98
87	2,962.88
88	3,060.85
89	3,162.30
90	3,266.92
91	3,321.03
92	3,375.79
93	3,431.75
94	3,488.48
95	3,546.19
96	3,604.99
97	3,664.55
98	3,725.31
99+	3,786.84

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,341.81
66	1,383.37
67	1,434.75
68	1,489.30
69	1,546.79
70	1,607.33
71	1,671.37
72	1,738.57
73	1,809.69
74	1,884.20
75	1,962.97
76	2,045.76
77	2,133.04
78	2,225.22
79	2,294.82
80	2,359.07
81	2,437.07
82	2,517.80
83	2,601.14
84	2,687.21
85	2,776.12
86	2,867.98
87	2,962.88
88	3,060.85
89	3,162.30
90	3,266.92
91	3,321.03
92	3,375.79
93	3,431.75
94	3,488.48
95	3,546.19
96	3,604.99
97	3,664.55
98	3,725.31
99+	3,786.84

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,490.93
66	1,537.19
67	1,594.24
68	1,654.79
69	1,718.60
70	1,786.02
71	1,857.15
72	1,931.87
73	2,010.64
74	2,093.76
75	2,181.04
76	2,273.11
77	2,370.09
78	2,472.63
79	2,549.76
80	2,621.11
81	2,707.83
82	2,797.50
83	2,890.12
84	2,985.79
85	3,084.63
86	3,186.74
87	3,292.23
88	3,401.10
89	3,513.57
90	3,629.97
91	3,689.97
92	3,750.84
93	3,813.02
94	3,876.29
95	3,940.44
96	4,005.57
97	4,072.00
98	4,139.20
99+	4,207.82

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,490.93
66	1,537.19
67	1,594.24
68	1,654.79
69	1,718.60
70	1,786.02
71	1,857.15
72	1,931.87
73	2,010.64
74	2,093.76
75	2,181.04
76	2,273.11
77	2,370.09
78	2,472.63
79	2,549.76
80	2,621.11
81	2,707.83
82	2,797.50
83	2,890.12
84	2,985.79
85	3,084.63
86	3,186.74
87	3,292.23
88	3,401.10
89	3,513.57
90	3,629.97
91	3,689.97
92	3,750.84
93	3,813.02
94	3,876.29
95	3,940.44
96	4,005.57
97	4,072.00
98	4,139.20
99+	4,207.82

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,656.42
66	1,707.80
67	1,771.40
68	1,838.60
69	1,909.51
70	1,984.57
71	2,063.33
72	2,146.45
73	2,234.27
74	2,326.34
75	2,423.33
76	2,525.65
77	2,633.43
78	2,747.32
79	2,833.07
80	2,912.38
81	3,008.70
82	3,108.30
83	3,211.17
84	3,317.43
85	3,427.17
86	3,540.73
87	3,657.90
88	3,778.88
89	3,904.00
90	4,033.28
91	4,100.04
92	4,167.67
93	4,236.84
94	4,306.87
95	4,378.33
96	4,450.76
97	4,524.29
98	4,599.23
99+	4,675.38

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,727.33
66	1,804.13
67	1,883.98
68	1,966.57
69	2,052.86
70	2,142.53
71	2,235.69
72	2,333.11
73	2,434.45
74	2,540.60
75	2,651.43
76	2,767.61
77	2,889.36
78	3,016.99
79	3,107.54
80+	3,172.01

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,510.13
66	1,577.33
67	1,647.26
68	1,719.48
69	1,794.75
70	1,873.18
71	1,954.67
72	2,039.87
73	2,128.45
74	2,221.18
75	2,318.05
76	2,419.51
77	2,525.98
78	2,637.80
79	2,717.00
80	2,773.29
81	2,860.34
82	2,950.12
83	3,042.74
84	3,138.19
85	3,236.81
86	3,338.48
87	3,443.32
88	3,551.42
89	3,662.81
90	3,777.90
91	3,837.13
92	3,897.57
93	3,958.66
94	4,020.84
95	4,084.00
96	4,148.04
97	4,213.06
98	4,279.27
99+	4,346.25

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,678.02
66	1,752.64
67	1,830.09
68	1,910.60
69	1,994.27
70	2,081.33
71	2,171.98
72	2,266.45
73	2,365.07
74	2,467.94
75	2,575.61
76	2,688.41
77	2,806.67
78	2,930.81
79	3,018.85
80	3,081.36
81	3,178.34
82	3,278.05
83	3,381.03
84	3,487.17
85	3,596.59
86	3,709.61
87	3,826.00
88	3,946.00
89	4,070.04
90	4,197.67
91	4,263.67
92	4,330.65
93	4,398.62
94	4,467.67
95	4,537.93
96	4,609.27
97	4,681.71
98	4,755.01
99+	4,829.74

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,678.02
66	1,752.64
67	1,830.09
68	1,910.60
69	1,994.27
70	2,081.33
71	2,171.98
72	2,266.45
73	2,365.07
74	2,467.94
75	2,575.61
76	2,688.41
77	2,806.67
78	2,930.81
79	3,018.85
80	3,081.36
81	3,178.34
82	3,278.05
83	3,381.03
84	3,487.17
85	3,596.59
86	3,709.61
87	3,826.00
88	3,946.00
89	4,070.04
90	4,197.67
91	4,263.67
92	4,330.65
93	4,398.62
94	4,467.67
95	4,537.93
96	4,609.27
97	4,681.71
98	4,755.01
99+	4,829.74

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,864.46
66	1,947.47
67	2,033.66
68	2,122.78
69	2,215.95
70	2,312.60
71	2,413.29
72	2,518.23
73	2,627.76
74	2,742.20
75	2,861.87
76	2,987.10
77	3,118.45
78	3,256.66
79	3,354.41
80	3,423.90
81	3,531.46
82	3,642.30
83	3,756.62
84	3,874.66
85	3,996.29
86	4,121.75
87	4,251.24
88	4,384.65
89	4,522.33
90	4,664.25
91	4,737.67
92	4,812.07
93	4,887.45
94	4,964.25
95	5,042.25
96	5,121.34
97	5,201.63
98	5,283.34
99+	5,366.25

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,864.46
66	1,947.47
67	2,033.66
68	2,122.78
69	2,215.95
70	2,312.60
71	2,413.29
72	2,518.23
73	2,627.76
74	2,742.20
75	2,861.87
76	2,987.10
77	3,118.45
78	3,256.66
79	3,354.41
80	3,423.90
81	3,531.46
82	3,642.30
83	3,756.62
84	3,874.66
85	3,996.29
86	4,121.75
87	4,251.24
88	4,384.65
89	4,522.33
90	4,664.25
91	4,737.67
92	4,812.07
93	4,887.45
94	4,964.25
95	5,042.25
96	5,121.34
97	5,201.63
98	5,283.34
99+	5,366.25

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,071.73
66	2,163.80
67	2,259.47
68	2,358.85
69	2,462.05
70	2,569.61
71	2,681.43
72	2,798.16
73	2,919.79
74	3,046.88
75	3,179.76
76	3,319.06
77	3,465.13
78	3,618.52
79	3,726.95
80	3,804.40
81	3,923.75
82	4,047.13
83	4,174.22
84	4,305.13
85	4,440.40
86	4,579.93
87	4,723.60
88	4,871.85
89	5,024.79
90	5,182.54
91	5,264.03
92	5,346.72
93	5,430.61
94	5,515.92
95	5,602.43
96	5,690.35
97	5,779.70
98	5,870.46
99+	5,962.53

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,182.54
66	1,242.21
67	1,309.84
68	1,379.99
69	1,452.86
70	1,528.68
71	1,607.55
72	1,689.80
73	1,775.55
74	1,865.00
75	1,958.60
76	2,056.24
77	2,158.78
78	2,266.24
79	2,344.45
80+	2,429.65

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

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Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,033.96
66	1,086.10
67	1,145.23
68	1,206.43
69	1,270.24
70	1,336.57
71	1,405.30
72	1,477.41
73	1,552.24
74	1,630.57
75	1,712.28
76	1,797.80
77	1,887.37
78	1,981.40
79	2,049.69
80	2,124.20
81	2,210.05
82	2,299.40
83	2,392.13
84	2,489.00
85	2,589.47
86	2,694.09
87	2,802.85
88	2,916.08
89	3,033.90
90	3,156.41
91	3,220.12
92	3,285.25
93	3,351.68
94	3,419.43
95	3,488.48
96	3,558.95
97	3,630.84
98	3,704.26
99+	3,779.10

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,148.83
66	1,206.75
67	1,272.43
68	1,340.61
69	1,411.41
70	1,485.15
71	1,561.62
72	1,641.59
73	1,724.71
74	1,811.77
75	1,902.53
76	1,997.44
77	2,097.15
78	2,201.44
79	2,277.47
80	2,360.27
81	2,455.62
82	2,554.78
83	2,658.09
84	2,765.43
85	2,877.14
86	2,993.32
87	3,114.30
88	3,239.97
89	3,370.88
90	3,507.03
91	3,577.82
92	3,650.15
93	3,723.90
94	3,799.06
95	3,875.75
96	3,954.19
97	4,033.93
98	4,115.42
99+	4,198.55

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,148.83
66	1,206.75
67	1,272.43
68	1,340.61
69	1,411.41
70	1,485.15
71	1,561.62
72	1,641.59
73	1,724.71
74	1,811.77
75	1,902.53
76	1,997.44
77	2,097.15
78	2,201.44
79	2,277.47
80	2,360.27
81	2,455.62
82	2,554.78
83	2,658.09
84	2,765.43
85	2,877.14
86	2,993.32
87	3,114.30
88	3,239.97
89	3,370.88
90	3,507.03
91	3,577.82
92	3,650.15
93	3,723.90
94	3,799.06
95	3,875.75
96	3,954.19
97	4,033.93
98	4,115.42
99+	4,198.55

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,276.46
66	1,340.93
67	1,413.70
68	1,489.41
69	1,568.28
70	1,650.10
71	1,735.19
72	1,823.98
73	1,916.38
74	2,013.15
75	2,113.84
76	2,219.55
77	2,330.27
78	2,446.02
79	2,530.56
80	2,622.52
81	2,728.45
82	2,838.63
83	2,953.28
84	3,072.63
85	3,196.77
86	3,325.94
87	3,460.33
88	3,600.08
89	3,745.71
90	3,897.02
91	3,975.79
92	4,056.08
93	4,138.00
94	4,221.46
95	4,306.76
96	4,393.71
97	4,482.40
98	4,573.05
99+	4,665.45

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,276.46
66	1,340.93
67	1,413.70
68	1,489.41
69	1,568.28
70	1,650.10
71	1,735.19
72	1,823.98
73	1,916.38
74	2,013.15
75	2,113.84
76	2,219.55
77	2,330.27
78	2,446.02
79	2,530.56
80	2,622.52
81	2,728.45
82	2,838.63
83	2,953.28
84	3,072.63
85	3,196.77
86	3,325.94
87	3,460.33
88	3,600.08
89	3,745.71
90	3,897.02
91	3,975.79
92	4,056.08
93	4,138.00
94	4,221.46
95	4,306.76
96	4,393.71
97	4,482.40
98	4,573.05
99+	4,665.45

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,418.28
66	1,489.84
67	1,570.79
68	1,654.90
69	1,742.49
70	1,833.37
71	1,927.95
72	2,026.67
73	2,129.33
74	2,236.89
75	2,348.82
76	2,465.98
77	2,589.14
78	2,717.87
79	2,811.69
80	2,913.79
81	3,031.61
82	3,154.12
83	3,281.43
84	3,414.08
85	3,551.86
86	3,695.42
87	3,844.77
88	4,000.11
89	4,161.78
90	4,330.11
91	4,417.49
92	4,506.73
93	4,597.71
94	4,690.54
95	4,785.23
96	4,881.89
97	4,980.61
98	5,081.19
99+	5,183.96

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