

Cigna Medicare Supplement Insurance

Rate Adjustments American Retirement Life Insurance Company

Due to changes in Medicare and claim costs, American Retirement Life Insurance Company will be implementing a rate adjustment on Medicare Supplement insurance policies in the states listed on the next page. Each state has recently approved these adjustments.

Updated Outlines of Coverage will be available on AgentView and from our Supply Department approximately seven days before the effective date. Please use the rates in effect at the time of the application sign date, not the rates that will be in effect on the requested effective date of the policy.

For new business, the rate adjustment will apply to applications with a sign date on or after the rate adjustment effective date. For example, if a rate adjustment is effective 11/1/2016, an application with a sign date of 11/1/2016 or later would receive the new rate.

Current rates will be used for all new business applications signed prior to the rate adjustment effective date and must be received in our office within 10 days. For example, if an increase is effective 11/1/2016, an application would need to be signed by 10/31/2016 and received in our office by 11/10/2016 to get the current rate.

Current customers **will not** receive an adjustment until their policy has been in-force for 12 months. For example, a policy with a coverage effective date of 11/1/2016 will not receive an adjustment until 11/1/2017. Subsequent adjustments on Modernized plans, if applicable, will not be applied sooner than 10 months after the previous adjustment, unless state requirements differ.

In some instances policyholders may receive a higher increase than the percentages listed due to one or more of the following circumstances:

- On attained age plans, any attained age increase that was deferred on the preceding anniversary will be taken with this increase.
- A policyholder who did not get last year's increase due to the timing of premium due dates or state approvals may get both years' increases together.

For EXPRESS APP users — our rate quoting and application software will also be updated with the new rates. The program will alert you every 30 days to download updated rates. If you work in multiple states, it is recommended to manually check for updates often so you have the most up-to-date rates for every state. As a rule, you should download the latest rates three days before any rate adjustment takes effect in any state where you write business. Simply go to File and Check for Updates. Once you have the new rates downloaded, they will automatically be used for any quotes on or after the rate adjustment effective date.

Rate Adjustments are listed beginning on page 2. New additions are highlighted in orange.

Together, all the way.SM



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State	Product	Plan	Adjustment	Effective Date
WI	ARLIC MS	Base	9.90%	1/1/2018
WI	ARLIC MS	Part B Copay	70.78%	1/1/2018
WI	ARLIC MS	Part A Ded	9.90%	1/1/2018
WI	ARLIC MS	Part B Ded	24.49%	1/1/2018
WI	ARLIC MS	Part B Excess	9.90%	1/1/2018
WI	ARLIC MS	Foreign Travel	9.90%	1/1/2018
WI	ARLIC MS	Home Health Care	9.90%	1/1/2018
WI	ARLIC MS	Part B Ded (STD)	24.49%	1/1/2018
WI	ARLIC MS	Part B Copay (STD)	70.78%	1/1/2018
WI	ARLIC MS	Base (STD)	14.17%	1/1/2018
WI	ARLIC MS	Part A Ded (STD)	14.17%	1/1/2018
WI	ARLIC MS	Part B Excess (STD)	14.17%	1/1/2018
WI	ARLIC MS	Home Health Care (STD)	14.17%	1/1/2018
WI	ARLIC MS	Foreign Travel (STD)	14.17%	1/1/2018
WY	ARLIC MS	A,F	14.40%	12/1/2017
WY	ARLIC MS	G	6.20%	12/1/2017
WY	ARLIC MS	N	4.10%	12/1/2017
WY	ARLIC MS	A,F,G,N (STD II & III classes)	3.30%	12/1/2017
TX	ARLIC MS	N	6.60%	12/1/2017
TX	ARLIC MS	A,F,G	9.90%	12/1/2017
KS	ARLIC MS	N	1.80%	12/1/2017
KS	ARLIC MS	G	9.80%	12/1/2017
KS	ARLIC MS	A,F	9.90%	12/1/2017
LA	ARLIC MS	N	4.10%	12/1/2017
LA	ARLIC MS	G	5.70%	12/1/2017
LA	ARLIC MS	A,F	14.40%	12/1/2017
LA	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2017
NE	ARLIC MS	N	4.10%	12/1/2017
NE	ARLIC MS	G	6.10%	12/1/2017
NE	ARLIC MS	A,F	14.40%	12/1/2017
NE	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2017
UT	ARLIC MS	N	4.10%	12/1/2017
UT	ARLIC MS	G	6.90%	12/1/2017
UT	ARLIC MS	A,F	9.90%	12/1/2017
UT	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2017
GA	ARLIC MS	N	4.10%	12/1/2017
GA	ARLIC MS	G	8.50%	12/1/2017
GA	ARLIC MS	A,F	14.40%	12/1/2017
GA	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2017
AL	ARLIC MS	N	4.10%	11/1/2017
AL	ARLIC MS	G	9.00%	11/1/2017
AL	ARLIC MS	A,F	14.40%	11/1/2017
AL	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2017
OH	ARLIC MS	N	1.60%	11/1/2017
OH	ARLIC MS	A,C,F,G	9.90%	11/1/2017
OH	ARLIC MS	A,C,F,G,N (STD II & III classes)	3.00%	11/1/2017
WV	ARLIC MS	N	4.10%	11/1/2017
WV	ARLIC MS	G	5.10%	11/1/2017
WV	ARLIC MS	A,F	14.40%	11/1/2017
WV	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2017
AR	ARLIC MS	N	4.10%	11/1/2017
AR	ARLIC MS	G	7.60%	11/1/2017
AR	ARLIC MS	A,F	9.90%	11/1/2017
AR	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2017
SD	ARLIC MS	N	4.10%	11/1/2017
SD	ARLIC MS	G	7.60%	11/1/2017
SD	ARLIC MS	A,F	9.90%	11/1/2017
SD	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2017
AZ	ARLIC MS	N	4.10%	11/1/2017
AZ	ARLIC MS	G	7.60%	11/1/2017
AZ	ARLIC MS	A,F	9.90%	11/1/2017
AZ	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2017
IA	ARLIC MS	N	4.10%	10/1/2017
IA	ARLIC MS	G	5.10%	10/1/2017
IA	ARLIC MS	A,F	9.90%	10/1/2017
IA	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	10/1/2017
IN	ARLIC MS	N	2.80%	9/9/2017
IN	ARLIC MS	G	3.00%	9/9/2017
IN	ARLIC MS	F	9.30%	9/9/2017
IN	ARLIC MS	A	0.00%	9/9/2017
IN	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	9/9/2017

MD	ARLIC MS	N	3.00%	8/1/2017
MD	ARLIC MS	G	4.30%	8/1/2017
MD	ARLIC MS	A,F	8.00%	8/1/2017
VA	ARLIC MS	A,F	9.50%	7/1/2017
VA	ARLIC MS	G	0.00%	7/1/2017
VA	ARLIC MS	N	3.00%	7/1/2017
VA	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	7/1/2017
NM	ARLIC MS	G	0.00%	7/1/2017
NM	ARLIC MS	N	3.00%	7/1/2017
NM	ARLIC MS	A,F	8.30%	7/1/2017
ND	ARLIC MS	A,F	8.30%	6/1/2017
ND	ARLIC MS	G	3.40%	6/1/2017
ND	ARLIC MS	N	1.40%	6/1/2017
MT	ARLIC MS	A,F,G,N	3.00%	6/1/2017
MT	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	6/1/2017
KY	ARLIC MS	F	9.60%	6/1/2017
KY	ARLIC MS	A,G,N	2.80%	6/1/2017
KY	ARLIC MS	A,F,G,N (STD II & III classes)	2.80%	6/1/2017
TN	ARLIC MS	N	3.00%	4/1/2017
TN	ARLIC MS	G	0.00%	4/1/2017
TN	ARLIC MS	A,F	8.10%	4/1/2017
TN	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	4/1/2017
DE	ARLIC MS	N	1.40%	3/1/2017
DE	ARLIC MS	G	4.20%	3/1/2017
DE	ARLIC MS	A,F	7.20%	3/1/2017
DE	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	3/1/2017
SC	ARLIC MS	N	3.00%	2/1/2017
SC	ARLIC MS	G	6.00%	2/1/2017
SC	ARLIC MS	A,F	9.30%	2/1/2017
SC	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	2/1/2017
PA	ARLIC MS	N	0.00%	2/1/2017
PA	ARLIC MS	F	7.50%	2/1/2017
PA	ARLIC MS	A,B,G	3.80%	2/1/2017
PA	ARLIC MS	A, B,F,G,N (STD II & III classes)	3.00%	2/1/2017
MO	ARLIC MS	G	4.30%	2/1/2017
MO	ARLIC MS	N	0.00%	2/1/2017
MO	ARLIC MS	A,F	8.80%	2/1/2017
CO	ARLIC MS	G,N	0.00%	2/1/2017
CO	ARLIC MS	A,F	8.80%	2/1/2017
CO	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	2/1/2017

IL	ARLIC MS	N	3.00%	1/1/2017
IL	ARLIC MS	G	4.50%	1/1/2017
IL	ARLIC MS	A,F	8.30%	1/1/2017
IL	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	1/1/2017
NH	ARLIC MS	N	0.00%	1/1/2017
NH	ARLIC MS	G	-8.00%	1/1/2017
NH	ARLIC MS	A,F	4.80%	1/1/2017
WI	ARLIC MS	Base	7.00%	1/1/2017
WI	ARLIC MS	Part B Copay	-7.00%	1/1/2017
WI	ARLIC MS	Part A Ded	7.00%	1/1/2017
WI	ARLIC MS	Part B Ded	0.00%	1/1/2017
WI	ARLIC MS	Part B Excess	7.00%	1/1/2017
WI	ARLIC MS	Foreign Travel	7.00%	1/1/2017
WI	ARLIC MS	Home Health Care	7.00%	1/1/2017
WI	ARLIC MS	Part B Ded (STD)	0.00%	1/1/2017
WI	ARLIC MS	Part B Copay (STD)	-3.00%	1/1/2017
WI	ARLIC MS	Base (STD)	3.00%	1/1/2017
WI	ARLIC MS	Part A Ded (STD)	3.00%	1/1/2017
WI	ARLIC MS	Part B Excess (STD)	3.00%	1/1/2017
WI	ARLIC MS	Home Health Care (STD)	3.00%	1/1/2017
WI	ARLIC MS	Foreign Travel (STD)	3.00%	1/1/2017
NE	ARLIC MS	A,F	9.60%	12/1/2016
NE	ARLIC MS	G	0.00%	12/1/2016
NE	ARLIC MS	N	1.40%	12/1/2016
NE	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2016
RI	ARLIC MS	N	1.40%	12/1/2016
RI	ARLIC MS	G	3.40%	12/1/2016
RI	ARLIC MS	F	5.00%	12/1/2016
RI	ARLIC MS	A	8.30%	12/1/2016
RI	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2016
TX	ARLIC MS	N	3.00%	12/1/2016
TX	ARLIC MS	G	6.00%	12/1/2016
TX	ARLIC MS	A,F	8.50%	12/1/2016
TX	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2016
NC	ARLIC MS	N	0.00%	12/1/2016
NC	ARLIC MS	G	3.40%	12/1/2016
NC	ARLIC MS	A,F	6.50%	12/1/2016
NC	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2016
WY	ARLIC MS	N	3.00%	12/1/2016
WY	ARLIC MS	G	0.00%	12/1/2016
WY	ARLIC MS	A,F	8.60%	12/1/2016
WY	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2016
MS	ARLIC MS	N	3.00%	12/1/2016
MS	ARLIC MS	G	4.50%	12/1/2016
MS	ARLIC MS	A,F	8.30%	12/1/2016
MS	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2016
LA	ARLIC MS	N	3.00%	12/1/2016
LA	ARLIC MS	G	0.00%	12/1/2016
LA	ARLIC MS	A,F	9.40%	12/1/2016
LA	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2016
NV	ARLIC MS	A,F	7.50%	12/1/2016
NV	ARLIC MS	G,N	0.00%	12/1/2016
NV	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	12/1/2016

WV	ARLIC MS	N	3.00%	11/1/2016
WV	ARLIC MS	G	0.00%	11/1/2016
WV	ARLIC MS	A,F	9.30%	11/1/2016
WV	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2016
OK	ARLIC MS	N	3.00%	11/1/2016
OK	ARLIC MS	G	4.50%	11/1/2016
OK	ARLIC MS	A,F	9.30%	11/1/2016
OK	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2016
OH	ARLIC MS	N	0.00%	11/1/2016
OH	ARLIC MS	G	6.00%	11/1/2016
OH	ARLIC MS	A,C,F	6.50%	11/1/2016
OH	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2016
KS	ARLIC MS	N	0.00%	11/1/2016
KS	ARLIC MS	G	3.40%	11/1/2016
KS	ARLIC MS	A,F	5.00%	11/1/2016
KS	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2016
AZ	ARLIC MS	N	3.00%	11/1/2016
AZ	ARLIC MS	G	4.80%	11/1/2016
AZ	ARLIC MS	A,F	9.40%	11/1/2016
AZ	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2016
AZ	ARLIC MS	N	3.00%	11/1/2016
AL	ARLIC MS	G	4.30%	11/1/2016
AL	ARLIC MS	A,F	9.40%	11/1/2016
AL	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2016
AR	ARLIC MS	G	0.00%	11/1/2016
AR	ARLIC MS	N	3.00%	11/1/2016
AR	ARLIC MS	A,F	8.60%	11/1/2016
AR	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2016
GA	ARLIC MS	N	3.00%	11/1/2016
GA	ARLIC MS	G	4.70%	11/1/2016
GA	ARLIC MS	A,F	7.50%	11/1/2016
GA	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2016
UT	ARLIC MS	N	0.00%	11/1/2016
UT	ARLIC MS	G	-18.00%	11/1/2016
UT	ARLIC MS	A,F	8.90%	11/1/2016
UT	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2016
SD	ARLIC MS	N	1.40%	11/1/2016
SD	ARLIC MS	G	3.40%	11/1/2016
SD	ARLIC MS	A,F	8.90%	11/1/2016
SD	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	11/1/2016
IA	ARLIC MS	G	0.00%	10/1/2016
IA	ARLIC MS	N	1.40%	10/1/2016
IA	ARLIC MS	A,F	9.60%	10/1/2016
IA	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	10/1/2016

VA	ARLIC MS	N	0.00%	7/1/2016
VA	ARLIC MS	F	6.50%	7/1/2016
VA	ARLIC MS	A	5.80%	7/1/2016
VA	ARLIC MS	G	-7.00%	7/1/2016
NM	ARLIC MS	G	-13.60%	7/1/2016
NM	ARLIC MS	N	6.00%	7/1/2016
NM	ARLIC MS	F	7.50%	7/1/2016
NM	ARLIC MS	A	9.50%	7/1/2016
KY	ARLIC MS	G,N	3.00%	6/1/2016
KY	ARLIC MS	F	9.00%	6/1/2016
KY	ARLIC MS	A	9.50%	6/1/2016
KY	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	6/1/2016
ND	ARLIC MS	G	6.00%	6/1/2016
ND	ARLIC MS	F	7.50%	6/1/2016
ND	ARLIC MS	A	9.50%	6/1/2016
LA	ARLIC MS	G	-18.00%	5/1/2016
LA	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	5/1/2016
AR	ARLIC MS	G	-18.00%	5/1/2016
AR	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	5/1/2016
NV	ARLIC MS	G	-10.00%	5/1/2016
NV	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	5/1/2016
WY	ARLIC MS	G	-11.00%	5/1/2016
WY	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	5/1/2016
TN	ARLIC MS	G	-18.00%	5/1/2016
TN	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	5/1/2016
WV	ARLIC MS	G	-10.00%	5/1/2016
WV	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	5/1/2016
NE	ARLIC MS	G	-15.00%	5/1/2016
NE	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	5/1/2016
IA	ARLIC MS	G	-16.00%	4/1/2016
IA	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	4/1/2016
MD	ARLIC MS	F,G,N	6.00%	3/1/2016
MD	ARLIC MS	A	9.50%	3/1/2016
MD	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	3/1/2016
SC	ARLIC MS	G	6.00%	2/1/2016
SC	ARLIC MS	F,N	5.00%	2/1/2016
SC	ARLIC MS	A	9.50%	2/1/2016
SC	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	2/1/2016
NH	ARLIC MS	G	1.50%	2/1/2016
NH	ARLIC MS	F	7.50%	2/1/2016
NH	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	2/1/2016
NH	ARLIC MS	A	9.50%	2/1/2016
IN	ARLIC MS	A,F,G,N	5.80%	2/1/2016
IN	ARLIC MS	A,F,G,N (STD II & III classes)	3.00%	2/1/2016
OR	ARLIC MS	A,B,C,D,F	2.70%	2/1/2016
CO	ARLIC MS	N	3.00%	2/1/2016
CO	ARLIC MS	G	4.00%	2/1/2016
CO	ARLIC MS	F	9.00%	2/1/2016
CO	ARLIC MS	A	9.50%	2/1/2016

* Net decrease