



Garden State
LIFE INSURANCE COMPANY
AN AMERICAN NATIONAL COMPANY

DATE: December 15, 2020
MEMO NUMBER: 2020-009
FROM: Marketing Department
ACTION DATE: Immediate
SUBJECT: Medicare Supplement rate increase

All Producers AR, AZ, CA, DE, IA, ID, KS, KY, LA, MD, MI, MT, NC, ND, NE, NM, NV, OH, OK, RI, SD, TN, TX, UT, WA, WV and WY

American National Health Division is implementing a new Garden State Life Insurance Company Medicare Supplement outline of coverage in your state.

The new outline of coverage includes a small rate increase for Plans A, F, G, G(HD), M and N.

The rate change will apply to all new business issued with an application date of January 1, 2021 or later. The rate change for in-force policies will be effective on the policy's anniversary date following January 1st, 2020.

We continue to provide excellent customer service. In addition, we are continuing our Premium Credit program and have clients receiving up to \$400 of premium credit in one year!

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Premier Marketing
705 W Benjamin Ave
Norfolk NE 68701
800-365-8208