

MEMORANDUM

To: ALL MARYLAND AGENTS

From: Guarantee Trust Life Insurance Company (GTL)

Date: 5/24/2019

Subject: 2019 MEDICARE SUPPLEMENT RATES

At GTL, we appreciate the Medicare Supplement business that you have placed with us. In our effort to always keep you well-informed, the Department of Insurance in your state has approved a rate increase for the Medicare Supplement policies:

MD – Plans A & F: 6%; Plan G: 5%; Plan N: 3%; Plan F+: 0%

Any new business received at GTL that has an application date of July 1, 2019 or later must reflect the new rates. Applications dated June 30, 2019 and prior must be received at GTL by July 8, 2019. Existing policyholders will be notified for policies due July 1, 2019 and later.

Similar to our procedures in the past, newly issued policies will not receive a rate increase for one year (attained age re-rate still applies).

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