

**MEMORANDUM**

**To:** ALL KENTUCKY AGENTS

**From:** Guarantee Trust Life Insurance Company (GTL)

**Date:** 11/22/2022

**Subject:** 2023 MEDICARE SUPPLEMENT RATES

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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:

KY – Plans A, C, F, G & N: 19.9%

Any new business received at GTL that has an application date of January 1, 2023 or later must reflect the new rates. Applications dated December 31, 2022 and prior must be received at GTL by January 9, 2023. Existing policyholders will be notified for policies due January 1, 2023 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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