

MEMORANDUM

To: ALL ARIZONA, GEORGIA, IDAHO, IOWA & MONTANA
GENERAL AGENTS

From: Guarantee Trust Life Insurance Company (GTL)

Date: 12/27/2017

Subject: 2018 MEDICARE SUPPLEMENT RATES

The Department of Insurance in your state has approved a rate increase for the Medicare Supplement policies:

ARIZONA* & IDAHO – Plans A & F: 5%; Plans G & N: 2%
(*Phoenix area – Plans A & F: 3%; Plans G & N: 0%)
GEORGIA & MONTANA – Plans A & F: 4%; Plans G & N: 2%
IOWA** – Plans A, F & G: 4%; Plan N: 0%
(**Council Bluffs area – Plans A, F, & G: 6%; Plan N: 2%)

Any new business received at GTL that has an application date of February 1, 2018 or later must reflect the new rates. Applications dated January 31, 2018 and prior must be received at GTL by February 8, 2018. Existing policyholders will be notified for policies due February 1, 2018 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).

If you have any questions, please contact our office.

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