

GUARANTEE TRUST LIFE

MEMORANDUM

To: ALL ILLINOIS AGENTS

From: Guarantee Trust Life Insurance Company (GTL)

Date: 12/19/2018

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:

IL – Plans A & F: 5%; Plan G: 4%; Plan N: 3%

Any new business received at GTL that has an application date of February 1, 2019 or later must reflect the new rates. Applications dated January 31, 2019 and prior must be received at GTL by February 7, 2019. Existing policyholders will be notified for policies due February 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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