

MEDICARE SUPPLEMENT INSURANCE PREMIUM RATE CHANGES

Transamerica Premier Life Insurance Company will be implementing Medicare Supplement insurance premium rate changes for **new sales and inforce policies**. The policies that are impacted were originally underwritten by Transamerica Premier Life Insurance Company. The following are the states that will be impacted.

State	Plan	Adjusted Percentage	Upload Date	New Rate Effective Date
Alabama	A, F G, N	6% increase 0% increase	1/17/2018	3/1/2018
DC	A, F, G, N	3% increase	1/17/2018	3/1/2018
Hawaii	A, F, G, N	3% increase	1/17/2018	3/1/2018
Michigan	A, F G N	9% increase 5% decrease 0% increase	1/17/2018	3/1/2018
Ohio	A, F G N	3% increase 7% decrease 0% increase	1/17/2018	3/1/2018
South Dakota	A, F G, N	9% increase 3% increase	1/17/2018	4/1/2018
Washington	A, F, G, N	5% increase	1/17/2018	3/1/2018
California	A, F, G, N	1.5% decrease	1/17/2018	3/1/2018
Delaware	A, F G N	6% increase 2% increase 0% increase	1/17/2018	4/1/2018
Oregon	A, F, G, N	8% increase	1/17/2018	3/1/2018
North Dakota	A, F, G, N	3% increase	1/17/2018	4/1/2018

Three Scenarios to Consider

- Applications submitted and placed **prior to new rate upload date** with any future effective date will receive the current rates for the first year and then will receive the rate change at the end of the 12-month guarantee period.
- Applications submitted and placed **on or after the new rate upload date, prior to the effective date** will receive the **current rates** for the first year and then will receive the rate change at the end of the 12-month guarantee period.
- Applications submitted and placed **on or after the new rate upload date, beyond the effective date** will receive the **new premium rates**.

New Medicare Supplement insurance premium rates for **inforce policies**, formerly underwritten by Stonebridge Life Insurance Company will be implemented. The following are the states that will be impacted.

State	Plan	Adjusted Percentage	New Rate Effective Date
Hawaii	A, F, G, N	4.5% increase	3/1/2018
Kansas	A, F, G, N	4.5% increase	3/1/2018
North Dakota	A, F, G, N	4.5% increase	3/1/2018
Oregon	A, F, G, N	8% increase	3/1/2018
South Dakota	A, F, G, N	9% increase	4/1/2018
Washington	A, F, G, N	5% increase	3/1/2018
Delaware	A, F, G, N	4.5% increase	4/1/2018
Pennsylvania	A, F, G, N	4.5% increase	4/1/2018
Arkansas	A, F, G, N	4.5% increase	4/1/2018

Two Scenarios to consider

- If policyholder is within their initial 12 month period, new rate change will take effect upon the next billing cycle after their:
 - o 12 month period
 - o Application effective date
- If policyholder is outside of their initial 12 month period, new rate change will take effect upon the next billing cycle after the applicable above effective date.

Policyholders will be receiving notification of these changes via written correspondence per their state guidelines.

Please contact your designated sales desk for additional questions regarding the new rates.

If you have any questions, please contact our office.

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