

MEMORANDUM

To: ALL IDAHO AND IOWA GENERAL AGENTS

From: Guarantee Trust Life Insurance Company (GTL)

Date: 3/14/2017

Subject: 2017 MEDICARE SUPPLEMENT RATES

At GTL, we appreciate the Medicare Supplement business that you have placed with us. Due to a variety of factors, the Department of Insurance in your state has approved a rate increase for the Medicare Supplement policies:

For: Idaho – All Plans - 2%; Iowa – Plan A & N: 2%, Plan F: 3%, Plan G: 1%

Any new business received at GTL that has an application date of **April 15, 2017** or later must reflect the new rates. Applications dated April 14, 2017 and prior must be received at GTL by April 20, 2017. Existing policyholders will begin being notified for policies due April 15, 2017 and later.

As has been our procedure in the past, newly issued policies will not receive a rate increase for one year (attained age re-rate still applies).

You can access the new Medicare Supplement rates and forms online through **GTLINK**, from GTL's website (www.gtlic.com) by selecting **Agent** and then **GTL Agent Login under your own user name/password. Once logged in, select GTLink (PDF Forms).**

If you have any questions, or need assistance with downloading forms, please contact your FMO or Sales Support at 800-323-6907 or agency@gtlic.com.