THE GOLDEN LINK

A Quick-Release Newsletter from AIMC, LLC

To: All North Dakota Manhattan Life Insurance Company Med Supp Agents

Re: Medicare Supplement Rate Change UPDATE

Medicare Supplement Rate Change (UPDATE)

A rate adjustment for North Dakota has been approved. There is a 9% rate increase for all plans. The new effective date is October 1, 2017, instead of September 1, 2017.

The rate change is effective for new business requesting an effective date of <u>October 1, 2017</u> or later. Inforce business will receive the rate change effective <u>October 1, 2017</u>.

Please refer to the points below to determine which rates should be applied for new applications:

- All Medicare Supplement applications requesting an effective date *before* October 1, 2017 will receive the current 8-1-16 rates.
- Any Medicare Supplement application signed *before* October 1, 2017 requesting an effective date of October 1, 2017, or later, will receive the current 8-1-16 rates.
- Any Medicare Supplement application signed *on* October 1, 2017, or later, requesting an effective date of October 1, 2017, or later, will receive the new 10-1-17 rates.
- Any Medicare Supplement application re-dated *on or after* October 1, 2017 will receive the new 10-1-17 rates.

Summary of this information:

Signature Date	Applicable Rates
Before October 1, 2017	8-1-16 Rates
October 1, 2017 or after	10-1-17 Rates
Re-dated October 1, 2017 or after	10-1-17 Rates

Place your order for rates and supplies by logging onto www.aimc.net or by calling 800-321-0102. Internet orders take priority. These and other forms are available for immediate download at www.aimc.net.

VERY IMPORTANT



If you are licensed in multiple states, please call 800-321-0102 to confirm current rates for your non-resident states.

