

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
Alaska	A, F, G, N	3% increase	2/21/2018	5/1/2018
Kansas	A, F G N	9% increase 3% decrease 0% increase	2/21/2018	5/1/2018
Maryland	A, F G N	9% increase 3% decrease 0% increase	2/21/2018	5/1/2018
Missouri	A, F, G, N	3% increase	2/21/2018	5/1/2018
New Jersey	A C, F G N	0% increase 6% increase 5% increase 0% increase	2/21/2018	5/1/2018
Pennsylvania	A, B, G F N	5% decrease 6% increase 0% increase	2/21/2018	5/1/2018
Rhode Island	A, F G, N	6% increase 0% increase	2/21/2018	4/1/2018
South Carolina	A, F G N	6% increase 3% decrease 0% increase	2/21/2018	4/1/2018
Texas	A, F G, N	9% increase 3% increase	2/21/2018	5/1/2018
Utah	A, F, G, N	3% increase	2/21/2018	5/1/2018

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
California	A, F, G, N	7.5% increase	4/1/2018
New Jersey	A, F G, N	5% increase 0% increase	5/1/2018
Nevada	A, F, G, N	9% increase	5/1/2018
Utah	A, F, G, N	4.5% increase	5/1/2018

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.