

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2008 Rate Filing  
Project Name/Number: /

## Filing at a Glance

Company: Woodmen of the World/Assured Life Association

Product Name: 2008 Rate Filing SERFF Tr Num: ABAI-125893045 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 40807

Standard Plans

Sub-TOI: MS051.001 Plan A

Co Tr Num:

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Author: Kim Hefner

Disposition Date: 12/04/2008

Date Submitted: 11/07/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date: 01/01/2009

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 9%

Group Market Type:

Filing Status Changed: 12/04/2008

Explanation for Other Group Market Type:

State Status Changed: 12/04/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

On behalf of Assured Life Association, I hereby submit the above referenced rate change filing for review and approval. A letter authorizing Allen Bailey and Associates to file on Assured Life's behalf is enclosed. Please return a stamped copy for our files in the enclosed envelope.

These forms provide Medicare Supplement coverage. At this time the company is requesting a 10.0% increase for Medicare Supplement Plan A; a 20.0% increase for Medicare Supplement Plan F; and a 9.0% increase for Medicare

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Supplement Plans B, C, D and G. A rate revision is requested due to medical claim trend and Medicare changes (i.e. deductible) incurred since the last rate filing for the product. This rate revision applies to all rates uniformly and it is assumed that the new rate will become effective January 1, 2009 (or the approval date if later) and apply to all new issues as well as current policies on the next policy premium due date (subject to premium change notification requirements).

If you have any questions or require additional information, please do not hesitate to contact me by phone at (512) 502-8800 or via email at khfner@allenbailey.com. Thank you for your consideration.

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - allenbaileyandassociatesinc)

Kim Hefner, Compliance Manager khfner@allenbailey.com  
 8310 Capital of Texas Hwy North (512) 502-8800 [Phone]  
 Austin, TX 78731 (512) 502-8638[FAX]

### Filing Company Information

Woodmen of the World/Assured Life CoCode: 56499 State of Domicile: Colorado  
 Association  
 9777 South Yosemite Street Group Code: Company Type: Fraternal  
 #200  
 Lone Tree, CO 80124 Group Name: State ID Number:  
 (800) 777-9777 ext. [Phone] FEIN Number: 84-0356870  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$0.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Product Name: 2008 Rate Filing  
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Woodmen of the World/Assured Life Association	\$300.00	11/07/2008	23790976
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	12/04/2008	12/04/2008
Approved	Stephanie Fowler	11/21/2008	11/21/2008
Approved	Stephanie Fowler	11/19/2008	11/19/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	11/21/2008	11/21/2008	Kim Hefner	12/03/2008	12/03/2008
Pending Industry Response	Stephanie Fowler	11/18/2008	11/18/2008	Kim Hefner	11/18/2008	11/18/2008

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Rate Schedule	Rate	Kim Hefner	11/12/2008	11/12/2008
Health - Actuarial Justification	Supporting Document	Kim Hefner	11/10/2008	11/10/2008



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 Product Name: 2008 Rate Filing  
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## Disposition

Disposition Date: 12/04/2008

Implementation Date: 01/01/2009

Status: Approved

Comment: The corrected Plan F exhibit is hereby approved. Please see our original Disposition notice for more detailed approval information.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Woodmen of the World/Assured Life Association	9.000%	9.000%	\$		\$	%	%

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
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 Product Name: 2008 Rate Filing  
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved	No
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	cover letter	Accepted for Informational Purposes	Yes
Supporting Document	Arkansas Plan F Experience	Approved	No
Rate (revised)	Rate Schedule	Approved	Yes
Rate	Rate Schedule		Yes
Rate	Rate Schedule		Yes

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 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A  
 Product Name: 2008 Rate Filing  
 Project Name/Number: /

## Disposition

Disposition Date: 11/21/2008

Implementation Date: 01/01/2009

Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Woodmen of the World/Assured Life Association	9.000%	9.000%	\$		\$	%	%

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
 Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2008 Rate Filing  
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved	No
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	cover letter	Accepted for Informational Purposes	Yes
Supporting Document	Arkansas Plan F Experience	Approved	No
Rate (revised)	Rate Schedule	Approved	Yes
Rate	Rate Schedule		Yes
Rate	Rate Schedule		Yes

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
 Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A  
 Product Name: 2008 Rate Filing  
 Project Name/Number: /

## Disposition

Disposition Date: 11/19/2008

Implementation Date: 01/01/2009

Status: Approved

Comment: We have approved the requested rate increases for Plans A, B, C, D, F and G to be implemented on or after January1, 2009. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Woodmen of the World/Assured Life Association	9.000%	9.000%	\$		\$	%	%

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
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 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2008 Rate Filing  
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved	No
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	cover letter	Accepted for Informational Purposes	Yes
Supporting Document	Arkansas Plan F Experience	Approved	No
Rate (revised)	Rate Schedule	Approved	Yes
Rate	Rate Schedule		Yes
Rate	Rate Schedule		Yes

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2008 Rate Filing  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 11/21/2008  
Submitted Date 11/21/2008  
Respond By Date 12/22/2008

Dear Kim Hefner,

This will acknowledge receipt of the captioned filing.

Please attach a copy of the proposed monthly rates by monthly dollar amount.

Thank you in advance for your consideration in this matter.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 12/03/2008  
Submitted Date 12/03/2008

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: As we discussed, the plan F rate exhibit has been revised to reflect the correct rate increase percentage applied to the 2008 rates to calculate the proposed 2009 rates. The rates sheets by mode have been updated as well. The rates on the revised rate sheets for plan F are lower than the rates included in the original submission.

### Changed Items:

### Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
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Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2008 Rate Filing  
Project Name/Number: /

**Comment:**

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

**Document Name: Affected Form Numbers: Rate Action: Rate Action Information: Attach Document:**

Rate Schedule ARMSIA06ST,ARMSIB06ST Revised  
, ARMSIC06ST,  
ARMSID06ST,  
ARMSIF06ST,  
ARMSIG06ST

*Previous State Filing Number*

*Percent Rate Change Request*

9

**Previous Version**

Rate Schedule ARMSIA06ST,ARMSIB06ST Revised  
, ARMSIC06ST,  
ARMSID06ST,  
ARMSIF06ST,  
ARMSIG06ST

*Previous State Filing Number*

*Percent Rate Change Request*

9

Rate Schedule ARMSIA06ST,ARMSIB06ST New  
, ARMSIC06ST,  
ARMSID06ST,  
ARMSIF06ST,  
ARMSIG06ST

*Previous State Filing Number*

*Percent Rate Change Request*

0

Sincerely,  
Kim Hefner

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Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2008 Rate Filing  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 11/18/2008  
Submitted Date 11/18/2008  
Respond By Date 12/18/2008

Dear Kim Hefner,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: Plan F Actuarial Information - Due to the number of Arkansas insured under this plan, please provide the Arkansas experience for Plan F.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 11/18/2008  
Submitted Date 11/18/2008

Dear Stephanie Fowler,

### Comments:

#### Response 1

Comments: plan F Arkansas experience added under supporting document tab

#### Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Plan F Actuarial Information - Due to the number of Arkansas insured under this plan, please provide the Arkansas experience for Plan F.

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
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Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2008 Rate Filing  
Project Name/Number: /

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Arkansas Plan F Experience

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Kim Hefner

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
 Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2008 Rate Filing  
 Project Name/Number: /

**Amendment Letter**

Amendment Date:  
 Submitted Date: 11/12/2008

**Comments:**  
 revision to rate schedule tab

**Changed Items:**  
**Rate/Rule Schedule Item Changes:**

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Rate Schedule	ARMSIA06ST, ARMSIB06ST, ARMSIC06ST, ARMSID06ST, ARMSIF06ST, ARMSIG06ST	Revised	Previous State Filing Number:	ar rate sheets_001.pdf

Percent Rate Change Request: 9

ar rate sheets\_001.pdf

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Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2008 Rate Filing  
Project Name/Number: /

**Amendment Letter**

Amendment Date:  
Submitted Date: 11/10/2008

**Comments:**

revision to exhibits in Plan G act memo

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: Health - Actuarial Justification**

Comment:

ar plan a\_001.pdf  
ar plan b\_001.pdf  
ar plan c\_001.pdf  
ar plan f\_001.pdf  
ar plan d\_001.pdf  
ar plan g rev\_001.pdf

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
 Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A  
 Product Name: 2008 Rate Filing  
 Project Name/Number: /

**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 7.000%  
**Effective Date of Last Rate Revision:** 12/06/2007  
**Filing Method of Last Filing:** paper

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Woodmen of the World/Assured Life Association	9.000%	9.000%				%	%

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
 Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2008 Rate Filing  
 Project Name/Number: /

## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rate Schedule	ARMSIA06ST, ARMSIB06ST, ARMSIC06ST, ARMSID06ST, ARMSIF06ST, ARMSIG06ST	Revised	Previous State Filing Number: Percent Rate Change Request:	ar rate sheets_001.pdf ar rate sheets_001.pdf

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSIA06ST**

**Exhibit VI - Modal Premiums**  
**(Area I)**

**ARKANSAS - All other ZIPS**

2009 Proposed Annual Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>A</i>
M NS	All Ages	\$1,249
M SM	All Ages	\$1,560
F NS	All Ages	\$1,249
F SM	All Ages	\$1,560

Monthly PAC Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>A</i>
M NS	All Ages	\$104.04
M SM	All Ages	\$129.95
F NS	All Ages	\$104.04
F SM	All Ages	\$129.95

Quarterly Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>A</i>
M NS	All Ages	\$318.50
M SM	All Ages	\$397.80
F NS	All Ages	\$318.50
F SM	All Ages	\$397.80

Semiannual Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>A</i>
M NS	All Ages	\$630.75
M SM	All Ages	\$787.80
F NS	All Ages	\$630.75
F SM	All Ages	\$787.80

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSIA06ST**

**Exhibit VI - Modal Premiums**  
**(Area 2)**

**ARKANSAS - ZIPs 718-721, 755**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,363
M SM	All Ages	\$1,703
F NS	All Ages	\$1,363
F SM	All Ages	\$1,703

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$113.54
M SM	All Ages	\$141.86
F NS	All Ages	\$113.54
F SM	All Ages	\$141.86

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$347.57
M SM	All Ages	\$434.27
F NS	All Ages	\$347.57
F SM	All Ages	\$434.27

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$688.32
M SM	All Ages	\$860.02
F NS	All Ages	\$688.32
F SM	All Ages	\$860.02

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSIA06ST**

**Exhibit VI - Modal Premiums**  
**(Area 3)**

**ARKANSAS - ZIPs 722-723**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,459
M SM	All Ages	\$1,824
F NS	All Ages	\$1,459
F SM	All Ages	\$1,824

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$121.53
M SM	All Ages	\$151.94
F NS	All Ages	\$121.53
F SM	All Ages	\$151.94

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$372.05
M SM	All Ages	\$465.12
F NS	All Ages	\$372.05
F SM	All Ages	\$465.12

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$736.80
M SM	All Ages	\$921.12
F NS	All Ages	\$736.80
F SM	All Ages	\$921.12

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSIA06ST**

**Exhibit VI - Modal Premiums**  
**(Area 1)**

**ARKANSAS - All other ZIPS**

2009 Proposed Annual Premiums		Plan A	
<i>Sex / Class</i>	<i>Age</i>		
M NS	All Ages	\$1,249	
M SM	All Ages	\$1,560	
F NS	All Ages	\$1,249	
F SM	All Ages	\$1,560	

Monthly PAC Premiums		Plan A	
<i>Sex / Class</i>	<i>Age</i>		
M NS	All Ages	\$104.04	
M SM	All Ages	\$129.95	
F NS	All Ages	\$104.04	
F SM	All Ages	\$129.95	

Quarterly Premiums		Plan A	
<i>Sex / Class</i>	<i>Age</i>		
M NS	All Ages	\$318.50	
M SM	All Ages	\$397.80	
F NS	All Ages	\$318.50	
F SM	All Ages	\$397.80	

Semiannual Premiums		Plan A	
<i>Sex / Class</i>	<i>Age</i>		
M NS	All Ages	\$630.75	
M SM	All Ages	\$787.80	
F NS	All Ages	\$630.75	
F SM	All Ages	\$787.80	

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSIB06ST**

**Exhibit VI - Modal Premiums**  
**(Area 1)**

**ARKANSAS - All other ZIPS**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$1,514
M SM	All Ages	\$1,893
F NS	All Ages	\$1,514
F SM	All Ages	\$1,893

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$126.12
M SM	All Ages	\$157.69
F NS	All Ages	\$126.12
F SM	All Ages	\$157.69

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$386.07
M SM	All Ages	\$482.72
F NS	All Ages	\$386.07
F SM	All Ages	\$482.72

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$764.57
M SM	All Ages	\$955.97
F NS	All Ages	\$764.57
F SM	All Ages	\$955.97

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSIC06ST**

**Exhibit VI - Modal Premiums**  
**(Area I)**

**ARKANSAS - All other ZIPS**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$1,648
M SM	All Ages	\$2,060
F NS	All Ages	\$1,648
F SM	All Ages	\$2,060

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$137.28
M SM	All Ages	\$171.60
F NS	All Ages	\$137.28
F SM	All Ages	\$171.60

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$420.24
M SM	All Ages	\$525.30
F NS	All Ages	\$420.24
F SM	All Ages	\$525.30

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$832.24
M SM	All Ages	\$1,040.30
F NS	All Ages	\$832.24
F SM	All Ages	\$1,040.30

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSID06ST**

**Exhibit VI - Modal Premiums**  
**(Area I)**

**ARKANSAS - All other ZIPS**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$1,555
M SM	All Ages	\$1,946
F NS	All Ages	\$1,555
F SM	All Ages	\$1,946

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$129.53
M SM	All Ages	\$162.10
F NS	All Ages	\$129.53
F SM	All Ages	\$162.10

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$396.53
M SM	All Ages	\$496.23
F NS	All Ages	\$396.53
F SM	All Ages	\$496.23

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$785.28
M SM	All Ages	\$982.73
F NS	All Ages	\$785.28
F SM	All Ages	\$982.73

**Assured Life Association**  
 Actuarial Memorandum  
 Form ARMSIF06ST

**Exhibit VI - Modal Premiums**  
 (Area 1)

**ARKANSAS - All other ZIPS**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$1,822
M SM	All Ages	\$2,279
F NS	All Ages	\$1,822
F SM	All Ages	\$2,279

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$151.77
M SM	All Ages	\$189.84
F NS	All Ages	\$151.77
F SM	All Ages	\$189.84

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$464.61
M SM	All Ages	\$581.15
F NS	All Ages	\$464.61
F SM	All Ages	\$581.15

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$920.11
M SM	All Ages	\$1,150.90
F NS	All Ages	\$920.11
F SM	All Ages	\$1,150.90

**Assured Life Association**  
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**Form ARMSIG06ST**

**Exhibit VI - Modal Premiums**  
**(Area 1)**

**ARKANSAS - All other ZIPS**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$1,473
M SM	All Ages	\$1,842
F NS	All Ages	\$1,473
F SM	All Ages	\$1,842

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$122.70
M SM	All Ages	\$153.44
F NS	All Ages	\$122.70
F SM	All Ages	\$153.44

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$375.62
M SM	All Ages	\$469.71
F NS	All Ages	\$375.62
F SM	All Ages	\$469.71

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$743.87
M SM	All Ages	\$930.21
F NS	All Ages	\$743.87
F SM	All Ages	\$930.21

**Assured Life Association**  
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**Exhibit VI - Modal Premiums**  
**(Area 2)**

**ARKANSAS - ZIPs 718-721, 755**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,363
M SM	All Ages	\$1,703
F NS	All Ages	\$1,363
F SM	All Ages	\$1,703

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$113.54
M SM	All Ages	\$141.86
F NS	All Ages	\$113.54
F SM	All Ages	\$141.86

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$347.57
M SM	All Ages	\$434.27
F NS	All Ages	\$347.57
F SM	All Ages	\$434.27

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$688.32
M SM	All Ages	\$860.02
F NS	All Ages	\$688.32
F SM	All Ages	\$860.02

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSIB06ST**

**Exhibit VI - Modal Premiums**  
**(Area 2)**

**ARKANSAS - ZIPs 718-721, 755**

2009 Proposed Annual Premiums		<i>Plan B</i>
<i>Sex / Class</i>	<i>Age</i>	
M NS	All Ages	\$1,651
M SM	All Ages	\$2,064
F NS	All Ages	\$1,651
F SM	All Ages	\$2,064

Monthly PAC Premiums		<i>Plan B</i>
<i>Sex / Class</i>	<i>Age</i>	
M NS	All Ages	\$137.53
M SM	All Ages	\$171.93
F NS	All Ages	\$137.53
F SM	All Ages	\$171.93

Quarterly Premiums		<i>Plan B</i>
<i>Sex / Class</i>	<i>Age</i>	
M NS	All Ages	\$421.01
M SM	All Ages	\$526.32
F NS	All Ages	\$421.01
F SM	All Ages	\$526.32

Semiannual Premiums		<i>Plan B</i>
<i>Sex / Class</i>	<i>Age</i>	
M NS	All Ages	\$833.76
M SM	All Ages	\$1,042.32
F NS	All Ages	\$833.76
F SM	All Ages	\$1,042.32

**Assured Life Association**  
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**Exhibit VI - Modal Premiums**  
**(Area 2)**

**ARKANSAS - ZIPs 718-721, 755**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$1,797
M SM	All Ages	\$2,246
F NS	All Ages	\$1,797
F SM	All Ages	\$2,246

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$149.69
M SM	All Ages	\$187.09
F NS	All Ages	\$149.69
F SM	All Ages	\$187.09

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$458.24
M SM	All Ages	\$572.73
F NS	All Ages	\$458.24
F SM	All Ages	\$572.73

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$907.49
M SM	All Ages	\$1,134.23
F NS	All Ages	\$907.49
F SM	All Ages	\$1,134.23

**Assured Life Association**  
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**Exhibit VI - Modal Premiums**  
 (Area 2)

ARKANSAS - ZIPs 718-721, 755

2009 Proposed Annual Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>D</i>
M NS	All Ages	\$1,697
M SM	All Ages	\$2,121
F NS	All Ages	\$1,697
F SM	All Ages	\$2,121

Monthly PAC Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>D</i>
M NS	All Ages	\$141.36
M SM	All Ages	\$176.68
F NS	All Ages	\$141.36
F SM	All Ages	\$176.68

Quarterly Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>D</i>
M NS	All Ages	\$432.74
M SM	All Ages	\$540.86
F NS	All Ages	\$432.74
F SM	All Ages	\$540.86

Semiannual Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>D</i>
M NS	All Ages	\$856.99
M SM	All Ages	\$1,071.11
F NS	All Ages	\$856.99
F SM	All Ages	\$1,071.11

**Assured Life Association**  
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**Exhibit VI - Modal Premiums**  
**(Area 2)**

**ARKANSAS - ZIPs 718-721, 755**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$1,987
M SM	All Ages	\$2,486
F NS	All Ages	\$1,987
F SM	All Ages	\$2,486

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$165.52
M SM	All Ages	\$207.08
F NS	All Ages	\$165.52
F SM	All Ages	\$207.08

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$506.69
M SM	All Ages	\$633.93
F NS	All Ages	\$506.69
F SM	All Ages	\$633.93

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan F</i>
M NS	All Ages	\$1,003.44
M SM	All Ages	\$1,255.43
F NS	All Ages	\$1,003.44
F SM	All Ages	\$1,255.43

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**Exhibit VI - Modal Premiums**  
 (Area 2)

ARKANSAS - ZIPs 718-721, 755

2009 Proposed Annual Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>G</i>
M NS	All Ages	\$1,607
M SM	All Ages	\$2,010
F NS	All Ages	\$1,607
F SM	All Ages	\$2,010

Monthly PAC Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>G</i>
M NS	All Ages	\$133.86
M SM	All Ages	\$167.43
F NS	All Ages	\$133.86
F SM	All Ages	\$167.43

Quarterly Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>G</i>
M NS	All Ages	\$409.79
M SM	All Ages	\$512.55
F NS	All Ages	\$409.79
F SM	All Ages	\$512.55

Semiannual Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>G</i>
M NS	All Ages	\$811.54
M SM	All Ages	\$1,015.05
F NS	All Ages	\$811.54
F SM	All Ages	\$1,015.05

**Assured Life Association**  
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**Exhibit VI - Modal Premiums  
 (Area 3)**

ARKANSAS - ZIPs 722-723

2009 Proposed Annual Premiums		<i>Plan</i> <i>A</i>
<i>Sex / Class</i>	<i>Age</i>	
M NS	All Ages	\$1,459
M SM	All Ages	\$1,824
F NS	All Ages	\$1,459
F SM	All Ages	\$1,824

Monthly PAC Premiums		<i>Plan</i> <i>A</i>
<i>Sex / Class</i>	<i>Age</i>	
M NS	All Ages	\$121.53
M SM	All Ages	\$151.94
F NS	All Ages	\$121.53
F SM	All Ages	\$151.94

Quarterly Premiums		<i>Plan</i> <i>A</i>
<i>Sex / Class</i>	<i>Age</i>	
M NS	All Ages	\$372.05
M SM	All Ages	\$465.12
F NS	All Ages	\$372.05
F SM	All Ages	\$465.12

Semiannual Premiums		<i>Plan</i> <i>A</i>
<i>Sex / Class</i>	<i>Age</i>	
M NS	All Ages	\$736.80
M SM	All Ages	\$921.12
F NS	All Ages	\$736.80
F SM	All Ages	\$921.12

**Assured Life Association**  
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**Exhibit VI - Modal Premiums**  
**(Area 3)**

ARKANSAS - ZIPs 722-723

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$1,769
M SM	All Ages	\$2,213
F NS	All Ages	\$1,769
F SM	All Ages	\$2,213

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$147.36
M SM	All Ages	\$184.34
F NS	All Ages	\$147.36
F SM	All Ages	\$184.34

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$451.10
M SM	All Ages	\$564.32
F NS	All Ages	\$451.10
F SM	All Ages	\$564.32

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan B</i>
M NS	All Ages	\$893.35
M SM	All Ages	\$1,117.57
F NS	All Ages	\$893.35
F SM	All Ages	\$1,117.57

**Assured Life Association**  
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**Form ARMSIC06ST**

**Exhibit VI - Modal Premiums**  
**(Area 3)**

**ARKANSAS - ZIPs 722-723**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$1,926
M SM	All Ages	\$2,407
F NS	All Ages	\$1,926
F SM	All Ages	\$2,407

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$160.44
M SM	All Ages	\$200.50
F NS	All Ages	\$160.44
F SM	All Ages	\$200.50

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$491.13
M SM	All Ages	\$613.79
F NS	All Ages	\$491.13
F SM	All Ages	\$613.79

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan C</i>
M NS	All Ages	\$972.63
M SM	All Ages	\$1,215.54
F NS	All Ages	\$972.63
F SM	All Ages	\$1,215.54

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSID06ST**

**Exhibit VI - Modal Premiums**  
**(Area 3)**

**ARKANSAS - ZIPs 722-723**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$1,819
M SM	All Ages	\$2,273
F NS	All Ages	\$1,819
F SM	All Ages	\$2,273

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$151.52
M SM	All Ages	\$189.34
F NS	All Ages	\$151.52
F SM	All Ages	\$189.34

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$463.85
M SM	All Ages	\$579.62
F NS	All Ages	\$463.85
F SM	All Ages	\$579.62

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan D</i>
M NS	All Ages	\$918.60
M SM	All Ages	\$1,147.87
F NS	All Ages	\$918.60
F SM	All Ages	\$1,147.87

**Assured Life Association**  
 Actuarial Memorandum  
 Form ARMSIF06ST

**Exhibit VI - Modal Premiums**  
 (Area 3)

ARKANSAS - ZIPs 722-723

2009 Proposed Annual Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>F</i>
M NS	All Ages	\$2,130
M SM	All Ages	\$2,663
F NS	All Ages	\$2,130
F SM	All Ages	\$2,663

Monthly PAC Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>F</i>
M NS	All Ages	\$177.43
M SM	All Ages	\$221.83
F NS	All Ages	\$177.43
F SM	All Ages	\$221.83

Quarterly Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>F</i>
M NS	All Ages	\$543.15
M SM	All Ages	\$679.07
F NS	All Ages	\$543.15
F SM	All Ages	\$679.07

Semiannual Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>F</i>
M NS	All Ages	\$1,075.65
M SM	All Ages	\$1,344.82
F NS	All Ages	\$1,075.65
F SM	All Ages	\$1,344.82

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSIG06ST**

**Exhibit VI - Modal Premiums**  
**(Area 3)**

**ARKANSAS - ZIPs 722-723**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$1,722
M SM	All Ages	\$2,153
F NS	All Ages	\$1,722
F SM	All Ages	\$2,153

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$143.44
M SM	All Ages	\$179.34
F NS	All Ages	\$143.44
F SM	All Ages	\$179.34

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$439.11
M SM	All Ages	\$549.02
F NS	All Ages	\$439.11
F SM	All Ages	\$549.02

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan G</i>
M NS	All Ages	\$869.61
M SM	All Ages	\$1,087.27
F NS	All Ages	\$869.61
F SM	All Ages	\$1,087.27

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: 2008 Rate Filing  
Project Name/Number: /

## Supporting Document Schedules

**Satisfied -Name:** cover letter

### Review Status:

Accepted for Informational 11/19/2008  
Purposes

### Comments:

#### Attachments:

2008 AR rate filing.pdf  
ALA Filing Authorization.pdf



November 7, 2008

**SUBMITTED VIA REGULAR MAIL**

Commissioner of Insurance  
Department of Insurance  
Compliance – Life and Health  
1200 West Third Street  
Little Rock, AR 72201-1904

Attn: Individual Medicare Supplement – Rate Change Filing

**Re: Assured Life Association**

NAIC # 56499  
ARMSIA06ST  
ARMSIB06ST  
ARMSIC06ST  
ARMSID06ST  
ARMSIF06ST  
ARMSIG06ST

FEIN #84-0356870  
Medicare Supplement Plan A  
Medicare Supplement Plan B  
Medicare Supplement Plan C  
Medicare Supplement Plan D  
Medicare Supplement Plan F  
Medicare Supplement Plan G

Dear Sir:

On behalf of Assured Life Association, I hereby submit the above referenced rate change filing for review and approval. A letter authorizing Allen Bailey and Associates to file on Assured Life's behalf is enclosed. Please return a stamped copy for our files in the enclosed envelope.

These forms provide Medicare Supplement coverage. At this time the company is requesting a **10.0%** increase for Medicare Supplement Plan A; a **20.0%** increase for Medicare Supplement Plan F; and a **9.0%** increase for Medicare Supplement Plans B, C, D and G. A rate revision is requested due to medical claim trend and Medicare changes (i.e. deductible) incurred since the last rate filing for the product. This rate revision applies to all rates uniformly and it is assumed that the new rate will become effective **January 1, 2009 (or the approval date if later)** and apply to all new issues as well as current policies on the next policy premium due date (subject to premium change notification requirements).

If you have any questions or require additional information, please do not hesitate to contact me by phone at (512) 502-8800 or via email at [khefner@allenbailey.com](mailto:khefner@allenbailey.com). Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads 'Kim Hefner'.

Kim Hefner, FLMI, AIRC  
Compliance Manager



ASSURED LIFE  
ASSOCIATION

8000 East Maplewood Ave., Suite 105  
Greenwood Village, CO 80111

phone 303.792.9777  
toll-free 800.777.9777  
fax 303.792.9793

[www.denverwoodmen.com](http://www.denverwoodmen.com)

September 5, 2008

TO WHOM IT MAY CONCERN:

This letter serves as acknowledgement that Assured Life Association has engaged the actuarial firm of Allen Bailey and Associates, Inc. to act on our behalf in filing the enclosed policy forms. Any questions regarding these filings should be addressed to:

Ms. Kim Hefner  
Compliance Manager  
Allen Bailey and Associates, Inc.  
8310 Capital of Texas Highway North  
Suite 370  
Austin, TX 78731  
Phone: (512) 502-8800  
Fax: (512) 502-8638

Thank you.

---

Diane L Muller, Corporate Secretary

SERFF Tracking Number: ABAI-125893045 State: Arkansas  
 Filing Company: Woodmen of the World/Assured Life Association State Tracking Number: 40807  
 Company Tracking Number:  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: 2008 Rate Filing  
 Project Name/Number: /

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
11/07/2008	Rate and Rule	Rate Schedule	11/12/2008	ar rate sheets_001.pdf
No original date	Rate and Rule	Rate Schedule	11/07/2008	ar rate sheets_001.pdf

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSIA06ST**

**Exhibit VI - Modal Premiums**  
**(Area I)**

**ARKANSAS - All other ZIPS**

2009 Proposed Annual Premiums		
<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,249
M SM	All Ages	\$1,560
F NS	All Ages	\$1,249
F SM	All Ages	\$1,560

Monthly PAC Premiums		
<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$104.04
M SM	All Ages	\$129.95
F NS	All Ages	\$104.04
F SM	All Ages	\$129.95

Quarterly Premiums		
<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$318.50
M SM	All Ages	\$397.80
F NS	All Ages	\$318.50
F SM	All Ages	\$397.80

Semiannual Premiums		
<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$630.75
M SM	All Ages	\$787.80
F NS	All Ages	\$630.75
F SM	All Ages	\$787.80

**Assured Life Association**  
**Actuarial Memorandum**  
**Form ARMSIA06ST**

**Exhibit VI - Modal Premiums**  
**(Area 2)**

**ARKANSAS - ZIPs 718-721, 755**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,363
M SM	All Ages	\$1,703
F NS	All Ages	\$1,363
F SM	All Ages	\$1,703

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$113.54
M SM	All Ages	\$141.86
F NS	All Ages	\$113.54
F SM	All Ages	\$141.86

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$347.57
M SM	All Ages	\$434.27
F NS	All Ages	\$347.57
F SM	All Ages	\$434.27

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$688.32
M SM	All Ages	\$860.02
F NS	All Ages	\$688.32
F SM	All Ages	\$860.02

**Assured Life Association**  
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**Exhibit VI - Modal Premiums**  
**(Area 3)**

**ARKANSAS - ZIPs 722-723**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,459
M SM	All Ages	\$1,824
F NS	All Ages	\$1,459
F SM	All Ages	\$1,824

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$121.53
M SM	All Ages	\$151.94
F NS	All Ages	\$121.53
F SM	All Ages	\$151.94

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$372.05
M SM	All Ages	\$465.12
F NS	All Ages	\$372.05
F SM	All Ages	\$465.12

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$736.80
M SM	All Ages	\$921.12
F NS	All Ages	\$736.80
F SM	All Ages	\$921.12

**Assured Life Association**  
**Actuarial Memorandum**  
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**Exhibit VI - Modal Premiums**  
**(Area I)**

**ARKANSAS - All other ZIPS**

2009 Proposed Annual Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>A</i>
M NS	All Ages	\$1,249
M SM	All Ages	\$1,560
F NS	All Ages	\$1,249
F SM	All Ages	\$1,560

Monthly PAC Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>A</i>
M NS	All Ages	\$104.04
M SM	All Ages	\$129.95
F NS	All Ages	\$104.04
F SM	All Ages	\$129.95

Quarterly Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>A</i>
M NS	All Ages	\$318.50
M SM	All Ages	\$397.80
F NS	All Ages	\$318.50
F SM	All Ages	\$397.80

Semiannual Premiums		<i>Plan</i>
<i>Sex / Class</i>	<i>Age</i>	<i>A</i>
M NS	All Ages	\$630.75
M SM	All Ages	\$787.80
F NS	All Ages	\$630.75
F SM	All Ages	\$787.80

**Assured Life Association**  
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**Exhibit VI - Modal Premiums**  
**(Area 2)**

**ARKANSAS - ZIPs 718-721, 755**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,363
M SM	All Ages	\$1,703
F NS	All Ages	\$1,363
F SM	All Ages	\$1,703

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$113.54
M SM	All Ages	\$141.86
F NS	All Ages	\$113.54
F SM	All Ages	\$141.86

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$347.57
M SM	All Ages	\$434.27
F NS	All Ages	\$347.57
F SM	All Ages	\$434.27

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$688.32
M SM	All Ages	\$860.02
F NS	All Ages	\$688.32
F SM	All Ages	\$860.02

**Assured Life Association**  
**Actuarial Memorandum**  
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**Exhibit VI - Modal Premiums**  
**(Area 3)**

**ARKANSAS - ZIPs 722-723**

**2009 Proposed Annual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$1,459
M SM	All Ages	\$1,824
F NS	All Ages	\$1,459
F SM	All Ages	\$1,824

**Monthly PAC Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$121.53
M SM	All Ages	\$151.94
F NS	All Ages	\$121.53
F SM	All Ages	\$151.94

**Quarterly Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$372.05
M SM	All Ages	\$465.12
F NS	All Ages	\$372.05
F SM	All Ages	\$465.12

**Semiannual Premiums**

<i>Sex / Class</i>	<i>Age</i>	<i>Plan A</i>
M NS	All Ages	\$736.80
M SM	All Ages	\$921.12
F NS	All Ages	\$736.80
F SM	All Ages	\$921.12