

SERFF Tracking Number: GEFA-125919065 State: Arkansas
 Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 40943
 Company Tracking Number: CLIC 09 RATES
 TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A
 Standard Plans
 Product Name: Individual Medicare Supplement
 Project Name/Number: CLIC Rate Increase/CLIC 09 NC1

Filing at a Glance

Company: Continental Life Insurance Company of Brentwood, Tennessee
 Product Name: Individual Medicare Supplement SERFF Tr Num: GEFA-125919065 State: ArkansasLH
 TOI: MS05I Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 40943
 Standard Plans
 Sub-TOI: MS05I.001 Plan A Co Tr Num: CLIC 09 RATES State Status: FEES PAID
 Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
 Author: Cindy Petty Disposition Date: 12/01/2008
 Date Submitted: 11/25/2008 Disposition Status: Approved
 Implementation Date Requested: On Approval Implementation Date: 02/01/2009
 State Filing Description:

General Information

Project Name: CLIC Rate Increase Status of Filing in Domicile: Not Filed
 Project Number: CLIC 09 NC1 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: 6.9% Group Market Type:
 Filing Status Changed: 12/01/2008
 State Status Changed: 11/25/2008 Deemer Date:
 Corresponding Filing Tracking Number:

Filing Description:

On April 1, 2008 your department approved an increase in the Company's Standardized Medicare Supplement and Medicare Select plans. Prior to implementation of this increase, the Company performed an internal audit and discovered that the current rates on file with your department did not match the actual rates being charged. As a result, the Company contacted your department and both jointly determined that the proposed rates should be based on the most prevalent rate being charged for each plan and form. The purpose of this filing is to provide an actuarial

SERFF Tracking Number: GEFA-125919065 State: Arkansas
 Filing Company: Continental Life Insurance Company of State Tracking Number: 40943
 Brentwood, Tennessee
 Company Tracking Number: CLIC 09 RATES
 TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A
 Standard Plans
 Product Name: Individual Medicare Supplement
 Project Name/Number: CLIC Rate Increase/CLIC 09 NCI

justification associated with these new proposed rates.

Company and Contact

Filing Contact Information

Cynthia Petty, Compliance Team Leader cindy.petty@genworth.com
 101 Continental Place (800) 264-4000 [Phone]
 Brentwood, TN 37027 (615) 373-0272[FAX]

Filing Company Information

Continental Life Insurance Company of CoCode: 68500 State of Domicile: Tennessee
 Brentwood, Tennessee
 101 Continental Place Group Code: 4011 Company Type: Life and Health
 Brentwood, TN 37027 Group Name: State ID Number:
 (615) 377-1300 ext. [Phone] FEIN Number: 62-1181209

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: NA
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental Life Insurance Company of Brentwood, Tennessee	\$50.00	11/25/2008	24148225

SERFF Tracking Number: GEFA-125919065 State: Arkansas
Filing Company: Continental Life Insurance Company of State Tracking Number: 40943
Brentwood, Tennessee
Company Tracking Number: CLIC 09 RATES
TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A
Standard Plans
Product Name: Individual Medicare Supplement
Project Name/Number: CLIC Rate Increase/CLIC 09 NCI

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	12/01/2008	12/01/2008

SERFF Tracking Number: GEFA-125919065 State: Arkansas
 Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 40943
 Company Tracking Number: CLIC 09 RATES
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A
 Product Name: Individual Medicare Supplement
 Project Name/Number: CLIC Rate Increase/CLIC 09 NC1

Disposition

Disposition Date: 12/01/2008

Implementation Date: 02/01/2009

Status: Approved

Comment: Per the discussion between Dan Honey, Bob Alexander, and Steve Hendrich, we are hereby approving this rate filing.

Company Name:	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):	Overall % Indicated Change:
Continental Life Insurance Company of Brentwood, Tennessee	6.900%	\$2,308	264	\$609,339	6.900%	6.900%	6.900%

SERFF Tracking Number: GEFA-125919065 *State:* Arkansas
Filing Company: Continental Life Insurance Company of *State Tracking Number:* 40943
 Brentwood, Tennessee
Company Tracking Number: CLIC 09 RATES
TOI: MS05I Individual Medicare Supplement - *Sub-TOI:* MS05I.001 Plan A
 Standard Plans
Product Name: Individual Medicare Supplement
Project Name/Number: CLIC Rate Increase/CLIC 09 NCI

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	Rate Pages	Approved	Yes

SERFF Tracking Number: GEFA-125919065 State: Arkansas
 Filing Company: Continental Life Insurance Company of Brentwood, Tennessee State Tracking Number: 40943
 Company Tracking Number: CLIC 09 RATES
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A
 Product Name: Individual Medicare Supplement
 Project Name/Number: CLIC Rate Increase/CLIC 09 NCI

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 9.000%
Effective Date of Last Rate Revision: 04/01/2008
Filing Method of Last Filing: SERFF

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):
Continental Life Insurance Company of Brentwood, Tennessee	6.900%	6.900%	\$2,308	264	\$609,339	6.900%	6.900%

SERFF Tracking Number: GEFA-125919065 State: Arkansas
 Filing Company: Continental Life Insurance Company of State Tracking Number: 40943
 Brentwood, Tennessee
 Company Tracking Number: CLIC 09 RATES
 TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.001 Plan A
 Standard Plans
 Product Name: Individual Medicare Supplement
 Project Name/Number: CLIC Rate Increase/CLIC 09 NC1

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rate Pages	NC1A, NC1B, NC1C, NC1D, NC1E, NC1F, NC1G, NC1H, NC1I, MSNC-1A, MSNC-1B, MSNC-C, MSNC-1D, MSNC-1F	Revised	Previous State Filing Number: Percent Rate Change Request:	38519 9 AR 2008 Std Rate Sheets.pdf

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Annual Premiums
Medicare Standardized Plans NC1
Zip Codes 721, 722**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	2081	3196	3484	1798	1953	3901	1894

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	1659	2549	2779	1960	1563	2828	2065

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Annual Premiums
Medicare Standardized Plans NC1
Rest of State**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	1891	2906	3168	1635	1776	3547	1722

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	1508	2317	2526	1782	1421	2571	1877

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Annual Premiums
Medicare Standardized Plans NC1
Zip Codes 721, 722**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	2047	3145	3430	1770	1923	3838	1864
Smoker	All	2274	3493	3808	1966	2135	4264	2071

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	2230	3428	3429	1616	1686	3505	1702
Smoker	All	2478	3808	3809	1795	1873	3894	1891

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Annual Premiums
Medicare Standardized Plans NC1
Rest of State**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	Age	A	B	C	D	E	F	G
Non-Smoker	All	1860	2859	3117	1609	1748	3489	1694
Smoker	All	2067	3176	3462	1787	1941	3876	1882

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	Age	A	B	C	D	E	F	G
Non-Smoker	All	2027	3116	3117	1469	1533	3186	1547
Smoker	All	2253	3462	3463	1632	1703	3540	1719

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Annual Premiums
Medicare Standardized Plans MSNC-1
Zip Codes 721, 722**

Current Annual Rates

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	1696	2050	2341	1229	2721
Smoker	All	1866	2255	2577	1351	2990

Proposed Annual Rates

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	1849	2235	2553	1340	2967
Smoker	All	2034	2459	2808	1474	3260

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Annual Premiums
Medicare Standardized Plans MSNC-1
Rest of State**

Current Annual Rates

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	1542	1864	2129	1117	2474
Smoker	All	1696	2050	2342	1229	2719

Proposed Annual Rates

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	1681	2032	2321	1218	2697
Smoker	All	1849	2235	2553	1340	2964

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Semi-Annual Premiums
Medicare Standardized Plans NC1
Zip Codes 721, 722**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	1082	1662	1812	935	1016	2029	986

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	863	1325	1445	1019	813	1471	1074

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Semi-Annual Premiums
Medicare Standardized Plans NC1
Rest of State**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	983	1511	1647	850	923	1844	896

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	784	1205	1314	927	739	1337	976

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Semi-Annual Premiums
Medicare Standardized Plans NC1
Zip Codes 721, 722**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	1064	1635	1783	920	1000	1995	969
Smoker	All	1183	1817	1981	1023	1110	2217	1076

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Non-Smoker	All	1160	1783	1783	840	877	1823	885
Smoker	All	1289	1980	1981	933	974	2025	983

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Semi-Annual Premiums
Medicare Standardized Plans NC1
Rest of State**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	Age	A	B	C	D	E	F	G
Non-Smoker	All	967	1487	1621	837	909	1814	880
Smoker	All	1075	1651	1800	930	1010	2016	979

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans-Smoker						
	Age	A	B	C	D	E	F	G
Non-Smoker	All	1054	1620	1621	764	797	1657	804
Smoker	All	1172	1800	1801	849	886	1841	894

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Semi-Annual Premiums
Medicare Standardized Plans MSNC-1
Zip Codes 721, 722**

	Issue	Plans				
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>
Nonsmoker	All	881	1067	1218	638	1415
Smoker	All	970	1173	1340	703	1555

	Issue	Plans				
	<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>
Nonsmoker	All	961	1162	1328	697	1543
Smoker	All	1058	1279	1460	766	1695

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Semi-Annual Premiums
Medicare Standardized Plans MSNC-1
Rest of State**

	Issue	Plans				
	Age	A	B	C	D	E
Nonsmoker	All	802	969	1107	580	1287
Smoker	All	881	1065	1218	638	1414

	Issue	Plans				
	Age	A	B	C	D	E
Nonsmoker	All	874	1057	1207	633	1402
Smoker	All	961	1162	1328	697	1541

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<i>Arkansas</i>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Quarterly Premiums
Medicare Standardized Plans NC1
Zip Codes 721, 722**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	551	848	923	476	518	1034	503

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	440	675	736	519	414	749	547

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Quarterly Premiums
Medicare Standardized Plans NC1
Rest of State**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
Age	A	B	C	D	E	F	G
All	502	770	840	434	471	940	457

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
Age	A	B	C	D	E	F	G
All	400	614	669	472	377	681	497

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Quarterly Premiums
Medicare Standardized Plans NC1
Zip Codes 721, 722**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	Age	A	B	C	D	E	F	G
Non-Smoker	All	542	833	909	469	509	1017	494
Smoker	All	602	925	1010	521	566	1130	549

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans-Smoker						
	Age	A	B	C	D	E	F	G
Non-Smoker	All	591	908	909	428	447	929	451
Smoker	All	657	1009	1009	476	496	1032	501

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Quarterly Premiums
Medicare Standardized Plans NC1
Rest of State**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	Age	A	B	C	D	E	F	G
Non-Smoker	All	493	758	826	426	463	924	449
Smoker	All	548	842	918	473	515	1027	499

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	Age	A	B	C	D	E	F	G
Non-Smoker	All	537	826	826	389	406	844	410
Smoker	All	597	917	918	432	451	938	456

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Quarterly Premiums
Medicare Standardized Plans MSNC-1
Zip Codes 721, 722**

	Issue	Plans				
	Age	A	B	C	D	E
Nonsmoker	All	449	543	621	325	721
Smoker	All	495	598	683	358	793

	Issue	Plans				
	Age	A	B	C	D	E
Nonsmoker	All	490	592	677	355	786
Smoker	All	539	652	744	391	864

Modal Loadings:
 Annual 1.0000
 Semi-Ann 0.5200
 Quarterly 0.2650
 Monthly 1/12th

There is no policy fee

Area Factors:
Arkansas
 Zip Codes 721, 722..... 1.10
 Rest of State..... 1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Quarterly Premiums
Medicare Standardized Plans MSNC-1
Rest of State**

	Issue	Plans				
	Age	A	B	C	D	E
Nonsmoker	All	408	494	564	296	656
Smoker	All	449	543	621	325	721

	Issue	Plans				
	Age	A	B	C	D	E
Nonsmoker	All	445	538	615	323	715
Smoker	All	490	592	677	355	785

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Monthly Premiums
Medicare Standardized Plans NC1
Zip Codes 721, 722**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	173	266	290	150	163	325	158

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
<u>Age</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
All	138	212	232	163	130	236	172

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Monthly Premiums
Medicare Standardized Plans NC1
Rest of State**

Current Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
Age	A	B	C	D	E	F	G
All	158	242	264	136	148	296	143

Proposed Annual Rates - Policies issued Prior to 7/1/2005

Issue	Plans						
Age	A	B	C	D	E	F	G
All	126	193	211	149	118	214	156

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Monthly Premiums
Medicare Standardized Plans NC1
Zip Codes 721, 722**

Current Annual Rates - Policies issued After 7/1/2005

	Issue	Plans						
	Age	A	B	C	D	E	F	G
Non-Smoker	All	171	262	286	148	160	320	155
Smoker	All	189	291	318	164	177	355	173

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue	Plans-Smoker						
	Age	A	B	C	D	E	F	G
Non-Smoker	All	186	286	286	135	141	292	142
Smoker	All	207	317	317	150	156	325	158

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Monthly Premiums
Medicare Standardized Plans NC1
Rest of State**

Current Annual Rates - Policies issued After 7/1/2005

	Issue Age	Plans						
		A	B	C	D	E	F	G
Non-Smoker	All	155	238	260	134	146	290	141
Smoker	All	172	265	288	149	162	323	157

Proposed Annual Rates - Policies issued After 7/1/2005

	Issue Age	Plans-Smoker						
		A	B	C	D	E	F	G
Non-Smoker	All	169	260	260	122	128	266	129
Smoker	All	188	289	289	136	142	295	143

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Monthly Premiums
Medicare Standardized Plans MSNC-1
Zip Codes 721, 722**

	Issue	Plans				
	Age	A	B	C	D	E
Nonsmoker	All	141	171	195	102	227
Smoker	All	155	188	215	113	250

	Issue	Plans				
	Age	A	B	C	D	E
Nonsmoker	All	154	186	213	112	247
Smoker	All	170	205	234	123	272

Modal Loadings:

Annual	1.0000
Semi-Ann	0.5200
Quarterly	0.2650
Monthly	1/12th

There is no policy fee

Area Factors:

<u>Arkansas</u>	
Zip Codes 721, 722.....	1.10
Rest of State.....	1.00

Continental Life Insurance Company of Brentwood, Tennessee

**Exhibit A - Monthly Premiums
Medicare Standardized Plans MSNC-1
Rest of State**

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	128	155	177	93	206
Smoker	All	141	171	195	102	227

	Issue	Plans				
	Age	A	B	C	D	F
Nonsmoker	All	140	169	193	102	225
Smoker	All	154	186	213	112	247

Modal Loadings:
 Annual 1.0000
 Semi-Ann 0.5200
 Quarterly 0.2650
 Monthly 1/12th

There is no policy fee

Area Factors:
Arkansas
 Zip Codes 721, 722..... 1.10
 Rest of State..... 1.00