

*SERFF Tracking Number:*      *STLG-125990669*                      *State:*                      *Arkansas*  
*Filing Company:*              *Sterling Life Insurance Company*                      *State Tracking Number:*      *41353*  
*Company Tracking Number:*  
*TOI:*                      *MS06 Medicare Supplement - Other*                      *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *AR - 2009 Ind STD/SEL - ABCFGK Rate Filing*  
*Project Name/Number:*      *2009 Rate Revision /*

## Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: AR - 2009 Ind STD/SEL - ABCFGK Rate Filing      SERFF Tr Num: STLG-125990669      State: ArkansasLH

TOI: MS06 Medicare Supplement - Other      SERFF Status: Closed      State Tr Num: 41353

Sub-TOI: MS06.000 Medicare Supplement - Other      Co Tr Num:      State Status: Approved-Closed

Filing Type: Rate      Co Status:      Reviewer(s): Stephanie Fowler

Author: Mary Garcia      Disposition Date: 02/12/2009

Date Submitted: 01/15/2009      Disposition Status: Approved-Closed

Implementation Date Requested: On Approval      Implementation Date:

State Filing Description:

## General Information

Project Name: 2009 Rate Revision

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/12/2009

Deemer Date:

Filing Description:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/12/2009

Corresponding Filing Tracking Number:

January 15, 2009

SERFF Tracking Number: STLG-125990669 State: Arkansas  
Filing Company: Sterling Life Insurance Company State Tracking Number: 41353  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: AR - 2009 Ind STD/SEL - ABCFGK Rate Filing  
Project Name/Number: 2009 Rate Revision /

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

Re: Sterling Life Insurance Company Medicare Select and Standard Medicare Supplement Insurance Rate Filing - NAIC  
77399

AR STD A (05/05) ----- Medicare Supplement Plan A Rates  
AR STD B (05/05) ----- Medicare Supplement Plan B Rates  
AR STD C (05/05) ----- Medicare Supplement Plan C Rates  
AR STD F (05/05) ----- Medicare Supplement Plan F Rates  
AR STD G ----- Medicare Supplement Plan G Rates  
AR STD K ----- Medicare Supplement Plan K Rates

AR SEL A (05/05) ----- Medicare Select Supplement Plan A Rates  
AR SEL B (05/05) ----- Medicare Select Supplement Plan B Rates  
AR SEL C (05/05) ----- Medicare Select Supplement Plan C Rates  
AR SEL F (05/05) ----- Medicare Select Supplement Plan F Rates  
AR SEL G ----- Medicare Select Supplement Plan G Rates  
AR SEL K ----- Medicare Select Supplement Plan K Rates

Dear Sir/Madam:

Enclosed please find the rate memorandas for the above-mentioned Medicare Supplement and Select policies.

We are proposing to break out premiums for Plan F by tobacco usage. All tobacco users currently enrolled will be designated non-tobacco. Only future sales will be assigned the tobacco rate, when appropriate. Exhibit I of the rate memorandas fully describe the rating areas for this filing by county. We are proposing decreases to most Plans.

Should you have any questions, please do not hesitate to contact me at (360) 392-9387 or via e-mail at

SERFF Tracking Number: STLG-125990669 State: Arkansas  
 Filing Company: Sterling Life Insurance Company State Tracking Number: 41353  
 Company Tracking Number:  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: AR - 2009 Ind STD/SEL - ABCFGK Rate Filing  
 Project Name/Number: 2009 Rate Revision /

mary.garcia@sterlingplans.com.

Sincerely,

Mary Garcia  
 Paralegal  
 Compliance and Regulatory Affairs  
 Sterling Life Insurance Company

## Company and Contact

### Filing Contact Information

Mary Garcia, Paralegal mary.garcia@sterlingplans.com  
 P.O. Box 5348 (360) 392-9387 [Phone]  
 Bellingham, WA 98227-5348 (360) 647-8632[FAX]

### Filing Company Information

Sterling Life Insurance Company CoCode: 77399 State of Domicile: Illinois  
 P.O. Box 5348 Group Code: 361 Company Type: Insurance  
 Bellingham, WA 98227 Group Name: Company - Life, Accident & Health  
 (360) 647-9080 ext. [Phone] FEIN Number: 13-1867829  
 State ID Number:

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$600.00  
 Retaliatory? No  
 Fee Explanation: The fee for rate filings is \$50.00/plan x 12 plans = \$600.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$600.00	01/15/2009	25061276

SERFF Tracking Number: STLG-125990669 State: Arkansas  
 Filing Company: Sterling Life Insurance Company State Tracking Number: 41353  
 Company Tracking Number:  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: AR - 2009 Ind STD/SEL - ABCFGK Rate Filing  
 Project Name/Number: 2009 Rate Revision /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	02/12/2009	02/12/2009

### 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	02/11/2009	02/11/2009	Mary Garcia	02/11/2009	02/12/2009

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to "MSA Rating Area" Note	Note To Reviewer	Jennifer Marinas	01/26/2009	01/26/2009
"MSA Rating Area"	Note To Filer	Stephanie Fowler	01/26/2009	01/26/2009

*SERFF Tracking Number:*      *STLG-125990669*                      *State:*                      *Arkansas*  
*Filing Company:*              *Sterling Life Insurance Company*                      *State Tracking Number:*      *41353*  
*Company Tracking Number:*  
*TOI:*                      *MS06 Medicare Supplement - Other*                      *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *AR - 2009 Ind STD/SEL - ABCFGK Rate Filing*  
*Project Name/Number:*      *2009 Rate Revision /*

## **Disposition**

Disposition Date: 02/12/2009

Implementation Date:

Status: Approved-Closed

Comment: We have approved the requested rate revisions for Standardized Plans A, B, C, F, G and K, as well as Select Plans A, B, C, F, G and K. This approval is subject to the following:

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

Rate data does NOT apply to filing.

*SERFF Tracking Number:*      *STLG-125990669*                      *State:*                      *Arkansas*  
*Filing Company:*              *Sterling Life Insurance Company*                      *State Tracking Number:*      *41353*  
*Company Tracking Number:*  
*TOI:*                      *MS06 Medicare Supplement - Other*                      *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *AR - 2009 Ind STD/SEL - ABCFGK Rate Filing*  
*Project Name/Number:*      *2009 Rate Revision /*

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved	No
<b>Rate</b>	Actuarial Memorandum	Approved	No
<b>Rate</b>	Actuarial Memorandum	Approved	No
<b>Rate</b>	Proposed Rate Sheet	Approved	Yes

SERFF Tracking Number: STLG-125990669 State: Arkansas  
Filing Company: Sterling Life Insurance Company State Tracking Number: 41353  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: AR - 2009 Ind STD/SEL - ABCFGK Rate Filing  
Project Name/Number: 2009 Rate Revision /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 02/11/2009  
Submitted Date 02/11/2009  
Respond By Date 03/11/2009

Dear Mary Garcia,

This will acknowledge receipt of the captioned filing.

Please supply me with the AR State Tracking number for the last rate increase filings for these forms. I will also need a copy of the proposed monthly drafted rates by dollar amount to complete my review.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 02/11/2009  
Submitted Date 02/12/2009

Dear Stephanie Fowler,

### Comments:

This is in response to you objection letter dated today, February 11, 2009.

### Response 1

Comments: Please find the requested copy of the proposed monthly drafted rates by dollar amount located on the Rate/Rule Schedule Tab.

In response to providing you with the prior state tracking numbers for the above Plans, we were not provided with those. The previous rate revision filing for Plans A, B, C, F, and K were paper filings, which were approved by the Department on April 10, 2007. The initial rate filing for Plan G was approved by the Department on July 31, 2007.

### Changed Items:

SERFF Tracking Number: STLG-125990669 State: Arkansas  
Filing Company: Sterling Life Insurance Company State Tracking Number: 41353  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: AR - 2009 Ind STD/SEL - ABCFGK Rate Filing  
Project Name/Number: 2009 Rate Revision /

No Supporting Documents changed.

No Form Schedule items changed.

### Rate/Rule Schedule Item Changes

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

Proposed Rate Sheet AR SEL A (05/05), AR SEL B (05/05), AR SEL C (05/05), AR SEL F (05/05), AR SEL G, AR SEL K, AR STD A (05/05), AR STD B (05/05), AR STD C (05/05), AR STD F (05/05), AR STD G, AR STD K Other  
*Previous State Filing Number*

*Percent Rate Change Request*

0

Please feel free to contact me should you need anything else.

Thanks,  
Mary Garcia  
360-392-9387  
mary.garcia@sterlingplans.com

Sincerely,  
Mary Garcia

*SERFF Tracking Number:*      *STLG-125990669*                      *State:*                      *Arkansas*  
*Filing Company:*              *Sterling Life Insurance Company*                      *State Tracking Number:*      *41353*  
*Company Tracking Number:*  
*TOI:*                      *MS06 Medicare Supplement - Other*                      *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *AR - 2009 Ind STD/SEL - ABCFGK Rate Filing*  
*Project Name/Number:*      *2009 Rate Revision /*

**Note To Reviewer**

**Created By:**

Jennifer Marinas on 01/26/2009 03:14 PM

**Last Edited By:**

Stephanie Fowler

**Submitted On:**

02/12/2009 03:03 PM

**Subject:**

Response to "MSA Rating Area" Note

**Comments:**

Metropolitan Statistical Area (MSA).

If you need further explanation, please let me know.

*SERFF Tracking Number:*      *STLG-125990669*                      *State:*                      *Arkansas*  
*Filing Company:*              *Sterling Life Insurance Company*                      *State Tracking Number:*      *41353*  
*Company Tracking Number:*  
*TOI:*                      *MS06 Medicare Supplement - Other*                      *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *AR - 2009 Ind STD/SEL - ABCFGK Rate Filing*  
*Project Name/Number:*      *2009 Rate Revision /*

**Note To Filer**

**Created By:**

Stephanie Fowler on 01/26/2009 01:53 PM

**Last Edited By:**

Stephanie Fowler

**Submitted On:**

02/12/2009 03:03 PM

**Subject:**

"MSA Rating Area"

**Comments:**

Please define this term.

*SERFF Tracking Number:*      *STLG-125990669*                      *State:*                      *Arkansas*  
*Filing Company:*              *Sterling Life Insurance Company*                      *State Tracking Number:*      *41353*  
*Company Tracking Number:*  
*TOI:*                      *MS06 Medicare Supplement - Other*                      *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *AR - 2009 Ind STD/SEL - ABCFGK Rate Filing*  
*Project Name/Number:*      *2009 Rate Revision /*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: STLG-125990669 State: Arkansas  
 Filing Company: Sterling Life Insurance Company State Tracking Number: 41353  
 Company Tracking Number:  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: AR - 2009 Ind STD/SEL - ABCFGK Rate Filing  
 Project Name/Number: 2009 Rate Revision /

## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Proposed Rate Sheet	AR SEL A (05/05), AR SEL B (05/05), AR SEL C (05/05), AR SEL F (05/05), AR SEL G, AR SEL K, AR STD A (05/05), AR STD B (05/05), AR STD C (05/05), AR STD F (05/05), AR STD G, AR STD K	Other	Previous State Filing Number: Percent Rate Change Request:	09 (AR) proposed rate sheet for DOI.pdf

# Sterling Life Insurance Company

## Arkansas

Select and Standard Plans A, B, C

Proposed 2009 Community Rates

Rating Area I

**SELECT and Supplement Counties:**

Benton, Crawford, Crittenden, Faulkner, Jefferson, Lonoke, Pulaski, Saline, Sebastian and Washington.

**Supplement Counties only:**

Craighead and Miller.

Plan	Age	Annual Semi-	Annual	Quarterly	Monthly	PAC
<b>A - SELECT</b>	<b>65 and Above</b>	1,521.11	791.43	402.49	136.90	130.05
<b>B - SELECT</b>	<b>65 and Above</b>	1,560.76	812.06	412.98	140.47	133.44
<b>C - SELECT</b>	<b>65 and Above</b>	1,862.04	968.82	492.70	167.58	159.20
<b>A - Standard</b>	<b>Under 65</b>	5,074.94	2,640.49	1,342.83	456.74	433.91
	<b>65 and Above</b>	1,614.44	839.99	427.18	145.30	138.03
<b>B - Standard</b>	<b>65 and Above</b>	2,010.90	1,046.27	532.08	180.98	171.93
<b>C - Standard</b>	<b>65 and Above</b>	2,312.17	1,203.02	611.80	208.10	197.69

# Sterling Life Insurance Company

## Arkansas

### Select and Standard Plans A, B, C

### Proposed 2009 Community Rates

### Rating Area II

**SELECT and Supplement Counties:**

Clark, Cleburne, Cross, Franklin, Garland, Grant, Hot Spring, Jackson, Logan, Madison, Montgomery, Perry, Pike, Poinsett, Prairie, Scott, St. Francis, Van Buren, White, Woodruff and Yell.

**Supplement Counties only:**

Arkansas, Ashley, Baxter, Boone, Bradley, Calhoun, Carroll, Chicot, Clay, Cleveland, Columbia, Conway, Dallas, Desha, Drew, Fulton, Greene, Hempstead, Howard, Independence, IZard, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Marion, Mississippi, Monroe, Nevada, Newton, Ouachita, Phillips, Polk, Pope, Randolph, Searcy, Sevier, Sharp, Stone and Union.

Plan	Age	Annual	Semi-Annual	Quarterly	Monthly	PAC
<b>A - SELECT</b>	<b>65 and Above</b>	1,476.46	768.20	390.67	132.88	126.24
<b>B - SELECT</b>	<b>65 and Above</b>	1,626.58	846.31	430.39	146.39	139.07
<b>C - SELECT</b>	<b>65 and Above</b>	1,933.98	1,006.25	511.73	174.06	165.36
<b>A - Standard</b>	<b>Under 65</b>	5,074.94	2,640.49	1,342.83	456.74	433.91
	<b>65 and Above</b>	1,536.97	799.69	406.68	138.33	131.41
<b>B - Standard</b>	<b>65 and Above</b>	1,965.90	1,022.86	520.18	176.93	168.08
<b>C - Standard</b>	<b>65 and Above</b>	2,273.30	1,182.80	601.52	204.60	194.37

# Sterling Life Insurance Company

## Arkansas

### Select and Standard Plan F

#### Proposed 2009 Community Rates

#### Rating Area I

**SELECT and Supplement Counties:**

Benton, Crawford, Crittenden, Faulkner, Jefferson, Lonoke, Pulaski, Saline, Sebastian and Washington.

**Supplement Counties only:**

Craighead and Miller.

Plan	Age	Annual Semi-	Annual	Quarterly	Monthly	PAC
<b>F - SELECT Tobacco</b>	<b>65 and Above</b>	2,003.78	1,042.57	530.20	180.34	171.32
<b>F - SELECT Non-Tobacco</b>	<b>65 and Above</b>	1,724.18	897.09	456.22	155.18	147.42
<b>F - Standard Tobacco</b>	<b>65 and Above</b>	2,487.67	1,294.33	658.24	223.89	212.70
<b>F - Standard Non-Tobacco</b>	<b>65 and Above</b>	2,140.55	1,113.73	566.39	192.65	183.02

# Sterling Life Insurance Company

## Arkansas

### Select and Standard Plan F

#### Proposed 2009 Community Rates

#### Rating Area II

**SELECT and Supplement Counties:**

Clark, Cleburne, Cross, Franklin, Garland, Grant, Hot Spring, Jackson, Logan, Madison, Montgomery, Perry, Pike, Poinsett, Prairie, Scott, St. Francis, Van Buren, White, Woodruff and Yell.

**Supplement Counties only:**

Arkansas, Ashley, Baxter, Boone, Bradley, Calhoun, Carroll, Chicot, Clay, Cleveland, Columbia, Conway, Dallas, Desha, Drew, Fulton, Greene, Hempstead, Howard, Independence, Izard, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Marion, Mississippi, Monroe, Nevada, Newton, Ouachita, Phillips, Polk, Pope, Randolph, Searcy, Sevier, Sharp, Stone and Union.

Plan	Age	Annual Semi-	Annual	Quarterly	Monthly	PAC
<b>F - SELECT Tobacco</b>	<b>65 and Above</b>	2,080.92	1,082.70	550.61	187.28	177.92
<b>F - SELECT Non-Tobacco</b>	<b>65 and Above</b>	1,790.56	931.63	473.78	161.15	153.09
<b>F - Standard Tobacco</b>	<b>65 and Above</b>	2,445.68	1,272.49	647.13	220.11	209.11
<b>F - Standard Non-Tobacco</b>	<b>65 and Above</b>	2,104.42	1,094.93	556.83	189.40	179.93

# Sterling Life Insurance Company

## Arkansas

### Select and Standard Plan G

#### Proposed 2009 Community Rates

#### Rating Area I

**SELECT and Supplement Counties:**

Benton, Crawford, Crittenden, Faulkner, Jefferson, Lonoke, Pulaski, Saline, Sebastian and Washington.

**Supplement Counties only:**

Craighead and Miller.

Plan	Age	Annual Semi-	Annual	Quarterly	Monthly	PAC
<b>G - SELECT Tobacco</b>	<b>65 and Above</b>	1,814.30	943.98	480.06	163.29	155.12
<b>G - SELECT Non-Tobacco</b>	<b>65 and Above</b>	1,561.14	812.26	413.08	140.50	133.48
<b>G - Standard Tobacco</b>	<b>65 and Above</b>	2,298.20	1,195.75	608.10	206.84	196.50
<b>G - Standard Non-Tobacco</b>	<b>65 and Above</b>	1,977.52	1,028.90	523.25	177.98	169.08

# Sterling Life Insurance Company

## Arkansas

### Select and Standard Plan G

#### Proposed 2009 Community Rates

#### Rating Area II

**SELECT and Supplement Counties:**

Clark, Cleburne, Cross, Franklin, Garland, Grant, Hot Spring, Jackson, Logan, Madison, Montgomery, Perry, Pike, Poinsett, Prairie, Scott, St. Francis, Van Buren, White, Woodruff and Yell.

**Supplement Counties only:**

Arkansas, Ashley, Baxter, Boone, Bradley, Calhoun, Carroll, Chicot, Clay, Cleveland, Columbia, Conway, Dallas, Desha, Drew, Fulton, Greene, Hempstead, Howard, Independence, IZard, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Marion, Mississippi, Monroe, Nevada, Newton, Ouachita, Phillips, Polk, Pope, Randolph, Searcy, Sevier, Sharp, Stone and Union.

Plan	Age	Annual Semi-	Annual	Quarterly	Monthly	PAC
<b>G - SELECT Tobacco</b>	<b>65 and Above</b>	1,904.15	990.73	503.84	171.37	162.80
<b>G - SELECT Non-Tobacco</b>	<b>65 and Above</b>	1,638.45	852.49	433.53	147.46	140.09
<b>G - Standard Tobacco</b>	<b>65 and Above</b>	2,268.91	1,180.51	600.35	204.20	193.99
<b>G - Standard Non-Tobacco</b>	<b>65 and Above</b>	1,952.31	1,015.79	516.58	175.71	166.92

# Sterling Life Insurance Company

## Arkansas

### Select and Standard Plan K Proposed 2009 Community Rates Rating Area I

**SELECT and Supplement Counties:**

Benton, Crawford, Crittenden, Faulkner, Jefferson, Lonoke, Pulaski, Saline, Sebastian and Washington.

**Supplement Counties only:**

Craighead and Miller.

Plan	Age	Annual Semi-	Annual	Quarterly	Monthly	PAC
<b>K - SELECT Tobacco</b>	<b>65 and Above</b>	1,000.96	520.80	264.85	90.09	85.58
<b>K - SELECT Non-Tobacco</b>	<b>65 and Above</b>	861.30	448.13	227.90	77.52	73.64
<b>K - Standard Tobacco</b>	<b>65 and Above</b>	1,316.10	684.77	348.24	118.45	112.53
<b>K - Standard Non-Tobacco</b>	<b>65 and Above</b>	1,132.46	589.22	299.65	101.92	96.83

# Sterling Life Insurance Company

## Arkansas

### Select and Standard Plan K

#### Proposed 2009 Community Rates

#### Rating Area II

**SELECT and Supplement Counties:**

Clark, Cleburne, Cross, Franklin, Garland, Grant, Hot Spring, Jackson, Logan, Madison, Montgomery, Perry, Pike, Poinsett, Prairie, Scott, St. Francis, Van Buren, White, Woodruff and Yell.

**Supplement Counties only:**

Arkansas, Ashley, Baxter, Boone, Bradley, Calhoun, Carroll, Chicot, Clay, Cleveland, Columbia, Conway, Dallas, Desha, Drew, Fulton, Greene, Hempstead, Howard, Independence, IZard, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Marion, Mississippi, Monroe, Nevada, Newton, Ouachita, Phillips, Polk, Pope, Randolph, Searcy, Sevier, Sharp, Stone and Union.

Plan	Age	Annual Semi-	Annual	Quarterly	Monthly	PAC
<b>K - SELECT Tobacco</b>	<b>65 and Above</b>	1,054.79	548.81	279.10	94.93	90.18
<b>K - SELECT Non-Tobacco</b>	<b>65 and Above</b>	907.61	472.23	240.15	81.68	77.60
<b>K - Standard Tobacco</b>	<b>65 and Above</b>	1,287.68	669.98	340.72	115.89	110.10
<b>K - Standard Non-Tobacco</b>	<b>65 and Above</b>	1,108.00	576.49	293.18	99.72	94.73