

SERFF Tracking Number: UNAM-126085530 State: Arkansas
Filing Company: Marquette National Life Insurance Company State Tracking Number: 41960
Company Tracking Number: MNLICO STD/SEL AR 2009
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Individual Standardized Medicare Supplement & Select
Project Name/Number: /

Filing at a Glance

Company: Marquette National Life Insurance Company

Product Name: Individual Standardized SERFF Tr Num: UNAM-126085530 State: ArkansasLH

Medicare Supplement & Select

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 41960
Standard Plans

Sub-TOI: MS051.001 Plan A Co Tr Num: MNLICO STD/SEL AR State Status: Waiting Industry
2009 Response

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

Authors: Carmen Boyd, Trudi Disposition Date: 03/30/2009

Goldenberg

Date Submitted: 03/23/2009 Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

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: 5.9%

Group Market Type:

Filing Status Changed: 03/30/2009

Explanation for Other Group Market Type:

State Status Changed: 03/25/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Marquette National Life Insurance Company, NAIC #71072

Individual Standardized Medicare Supplement & Select

SERFF Tracking Number: UNAM-126085530 State: Arkansas
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 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Individual Standardized Medicare Supplement & Select
 Project Name/Number: /

5.9% Request for Rate Revision

Form(s): MMSI-06 A, D, F, G, J and MMSI-S-06 B, D, F

Company and Contact

Filing Contact Information

Carmen Boyd, cboyd@uafc.com
 P.O. Box 958465 (407) 628-1776 [Phone]
 Lake Mary, FL 32795-8465

Filing Company Information

Marquette National Life Insurance Company CoCode: 71072 State of Domicile: Texas
 1001 Heathrow Park Lane Group Code: 953 Company Type:
 Suite 5001
 Lake Mary, FL 32746 Group Name: State ID Number:
 (407) 995-8000 ext. [Phone] FEIN Number: 36-2641398

Filing Fees

Fee Required? Yes
 Fee Amount: \$800.00
 Retaliatory? Yes
 Fee Explanation: \$100 per form Texas domiciliary state filing fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Marquette National Life Insurance Company	\$800.00	03/23/2009	26616401

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	03/30/2009	03/30/2009
Approved-Closed	Stephanie Fowler	03/25/2009	03/25/2009

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Ex A Current & Requested Rates		Carmen Boyd	03/25/2009	03/25/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Reopened filing	Note To Reviewer	Carmen Boyd	03/27/2009	03/27/2009
Incorrect filing Fee submitted	Note To Reviewer	Carmen Boyd	03/24/2009	03/24/2009
Filing re-opened	Reviewer Note	Stephanie Fowler	03/25/2009	
Overpayment of filing fees	Reviewer Note	Stephanie Fowler	03/25/2009	

SERFF Tracking Number: UNAM-126085530 State: Arkansas
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 Product Name: Individual Standardized Medicare Supplement & Select
 Project Name/Number: /

Disposition

Disposition Date: 03/30/2009

Implementation Date:

Status: Approved-Closed

Comment: The corrected rate schedule has been received. 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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Marquette National Life Insurance Company	5.900%	5.900%	\$21,156	203	\$358,574	5.900%	5.900%

SERFF Tracking Number: UNAM-126085530 State: Arkansas
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 Standard Plans
 Product Name: Individual Standardized Medicare Supplement & Select
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate (revised)	Ex A Current & Requested Rates	Approved-Closed	Yes
Rate	Ex A Current & Requested Rates		Yes

SERFF Tracking Number: UNAM-126085530 State: Arkansas
 Filing Company: Marquette National Life Insurance Company State Tracking Number: 41960
 Company Tracking Number: MNLICO STD/SEL AR 2009
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A
 Product Name: Individual Standardized Medicare Supplement & Select
 Project Name/Number: /

Disposition

Disposition Date: 03/25/2009

Implementation Date:

Status: Approved-Closed

Comment: We have approved the requested 5.9% rate increase for Standardized Plans A, D, F, G and J, as well as Select Plans D, F, and G. 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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Marquette National Life Insurance Company	5.900%	5.900%	\$21,156	203	\$358,574	5.900%	5.900%

SERFF Tracking Number: UNAM-126085530 State: Arkansas
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 Standard Plans
 Product Name: Individual Standardized Medicare Supplement & Select
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate (revised)	Ex A Current & Requested Rates	Approved-Closed	Yes
Rate	Ex A Current & Requested Rates		Yes

SERFF Tracking Number: UNAM-126085530 *State:* Arkansas
Filing Company: Marquette National Life Insurance Company *State Tracking Number:* 41960
Company Tracking Number: MNLICO STD/SEL AR 2009
TOI: MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A
Standard Plans
Product Name: Individual Standardized Medicare Supplement & Select
Project Name/Number: /

Note To Reviewer

Created By:

Carmen Boyd on 03/27/2009 07:21 AM

Last Edited By:

Carmen Boyd

Submitted On:

03/27/2009 07:21 AM

Subject:

Reopened filing

Comments:

Dear Ms. Fowler

I revised the rates and submitted as soon as I received your telephone call. Did you receive the changes to the filing?
Thanks for your help!!

sincerely, Carmen Boyd

SERFF Tracking Number: UNAM-126085530 State: Arkansas
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 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Individual Standardized Medicare Supplement & Select
 Project Name/Number: /

Amendment Letter

Amendment Date:
 Submitted Date: 03/25/2009

Comments:
 Please see revised rates.

sincerely, Carmen Boyd

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Ex A Current & Requested Rates	MMSI-06 a, D, G, J and MMSI-S-06 D, F, E, G	New		Arkansas Std & Select rates rev.pdf
Arkansas Std & Select rates rev.pdf				

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Standard Plans
Product Name: Individual Standardized Medicare Supplement & Select
Project Name/Number: /

Note To Reviewer

Created By:

Carmen Boyd on 03/24/2009 03:00 PM

Last Edited By:

Stephanie Fowler

Submitted On:

03/25/2009 02:37 PM

Subject:

Incorrect filing Fee submitted

Comments:

I submitted an EFT filing fee of \$800.00. the correct filing fee for Texas is \$100 per rate filing (not per form). Since this fee was paid via EFT, how can I receive a credit of \$700? thank you.

Carmen Boyd

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TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Individual Standardized Medicare Supplement & Select
Project Name/Number: /

Reviewer Note

Created By:

Stephanie Fowler on 03/25/2009 03:21 PM

Subject:

Filing re-opened

Comments:

I have re-opened this filing to allow for the correction of the rates for Select Plans F and G. It appears that the rates for Area Factors .9 and .95 are incorrect.

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Standard Plans
Product Name: Individual Standardized Medicare Supplement & Select
Project Name/Number: /

Reviewer Note

Created By:

Stephanie Fowler on 03/25/2009 02:40 PM

Subject:

Overpayment of filing fees

Comments:

I have requested a refund of \$400 be sent to reimburse the company for the overpayment of the filing fees.

Sincerely,

Stephanie Fowler, ACP, ACS

Rate and Form Analyst

SERFF Tracking Number: UNAM-126085530 State: Arkansas
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 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A
 Product Name: Individual Standardized Medicare Supplement & Select
 Project Name/Number: /

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: 01/01/2008
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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Marquette National Life Insurance Company	5.900%	5.900%	\$21,156	203	\$358,574	5.900%	5.900%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	Ex A Current & Requested Rates	MMSI-06 a, D, G, New J and MMSI-S-06 D, F, F, G			Arkansas Std & Select rates rev.pdf

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Current Premium Rates for Area Factor = 1.00

Plan A					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,436.00	747.00	381.00	122.00	120.00	
<u>Preferred</u>					
1,595.42	830.00	423.00	136.00	133.00	
<u>Standard</u>					
1,834.54	954.00	486.00	156.00	153.00	
Plan D					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,586.83	825.00	421.00	135.00	132.00	
<u>Preferred</u>					
1,763.42	917.00	467.00	150.00	147.00	
<u>Standard</u>					
2,028.30	1,055.00	537.00	172.00	169.00	
Plan F					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,898.31	987.00	503.00	161.00	158.00	
<u>Preferred</u>					
2,109.24	1,097.00	559.00	179.00	176.00	
<u>Standard</u>					
2,425.62	1,261.00	643.00	206.00	202.00	
Plan G					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,672.67	870.00	443.00	142.00	139.00	
<u>Preferred</u>					
1,857.84	966.00	492.00	158.00	155.00	
<u>Standard</u>					
2,136.21	1,111.00	566.00	182.00	178.00	
Plan J					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,853.00	964.00	491.00	158.00	154.00	
<u>Preferred</u>					
2,059.00	1,071.00	546.00	175.00	172.00	
<u>Standard</u>					
2,367.00	1,231.00	627.00	201.00	197.00	

All premiums are rounded to the dollar after applying the modal factor (including annual)

	<u>Area Factors</u>
	Arkansas
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Current Premium Rates for Area Factor = .9

Plan A				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,292.40	672.00	342.00	110.00	108.00
<u>Preferred</u>				
1,435.87	747.00	381.00	122.00	120.00
<u>Standard</u>				
1,651.09	859.00	438.00	140.00	138.00
Plan D				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,428.15	743.00	378.00	121.00	119.00
<u>Preferred</u>				
1,587.08	825.00	421.00	135.00	132.00
<u>Standard</u>				
1,825.47	949.00	484.00	155.00	152.00
Plan F				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,708.48	888.00	453.00	145.00	142.00
<u>Preferred</u>				
1,898.31	987.00	503.00	161.00	158.00
<u>Standard</u>				
2,183.06	1,135.00	579.00	186.00	182.00
Plan G				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,505.41	783.00	399.00	128.00	125.00
<u>Preferred</u>				
1,672.06	869.00	443.00	142.00	139.00
<u>Standard</u>				
1,922.59	1,000.00	509.00	163.00	160.00
Plan J				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,667.70	867.00	442.00	142.00	139.00
<u>Preferred</u>				
1,853.10	964.00	491.00	158.00	154.00
<u>Standard</u>				
2,130.30	1,108.00	565.00	181.00	178.00

All premiums are rounded to the dollar after applying the modal factor (including annual)

<u>Area Factors</u>	
Arkansas	
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Current Premium Rates for Area Factor = .95

Plan A					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>	
Ultimate					
1,364.20	709.00	362.00	116.00		114.00
Preferred					
1,515.65	788.00	402.00	129.00		126.00
Standard					
1,742.82	906.00	462.00	148.00		145.00
Plan D					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,507.49	784.00	399.00	128.00		126.00
Preferred					
1,675.25	871.00	444.00	142.00		140.00
Standard					
1,926.89	1,002.00	511.00	164.00		161.00
Plan F					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,803.40	938.00	478.00	153.00		150.00
Preferred					
2,003.77	1,042.00	531.00	170.00		167.00
Standard					
2,304.34	1,198.00	611.00	196.00		192.00
Plan G					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,589.04	826.00	421.00	135.00		132.00
Preferred					
1,764.95	918.00	468.00	150.00		147.00
Standard					
2,029.40	1,055.00	538.00	172.00		169.00
Plan J					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,760.35	915.00	466.00	150.00		147.00
Preferred					
1,956.05	1,017.00	518.00	166.00		163.00
Standard					
2,248.65	1,169.00	596.00	191.00		187.00

All premiums are rounded to the dollar after applying the modal factor (including annual)

	<u>Area Factors</u>	
	Arkansas	
716, 717, 719, 723-729		0.90
718, 720, 721		0.95
722		1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Current Premium Rates for Area Factor = 1.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,350.16	702.00	358.00	115.00	113.00
Preferred	1,499.76	780.00	397.00	127.00	125.00
Standard	1,724.18	897.00	457.00	147.00	144.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,617.49	841.00	429.00	137.00	135.00
Preferred	1,797.76	935.00	476.00	153.00	150.00
Standard	2,067.54	1,075.00	548.00	176.00	172.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,426.19	742.00	378.00	121.00	119.00
Preferred	1,584.38	824.00	420.00	135.00	132.00
Standard	1,822.28	948.00	483.00	155.00	152.00

Area Factors
Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including annual)

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Current Premium Rates for Area Factor = .9

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,215.14	632.00	322.00	103.00	101.00
<u>Preferred</u>				
1,349.79	702.00	358.00	115.00	112.00
<u>Standard</u>				
1,551.76	807.00	411.00	132.00	129.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,455.74	757.00	386.00	124.00	121.00
<u>Preferred</u>				
1,617.98	841.00	429.00	138.00	135.00
<u>Standard</u>				
1,860.79	968.00	493.00	158.00	155.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,283.57	667.00	340.00	109.00	107.00
<u>Preferred</u>				
1,425.94	741.00	378.00	121.00	119.00
<u>Standard</u>				
1,640.05	853.00	435.00	139.00	137.00

Area Factors

Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Current Premium Rates for Area Factor = .95

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate				
1,282.65	667.00	340.00	109.00	107.00
Preferred				
1,424.78	741.00	378.00	121.00	119.00
Standard				
1,637.97	852.00	434.00	139.00	136.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate				
1,536.62	799.00	407.00	131.00	128.00
Preferred				
1,707.87	888.00	453.00	145.00	142.00
Standard				
1,964.16	1,021.00	521.00	167.00	164.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate				
1,354.88	705.00	359.00	115.00	113.00
Preferred				
1,505.16	783.00	399.00	128.00	125.00
Standard				
1,731.17	900.00	459.00	147.00	144.00

Area Factors
Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = 1.00

Plan A					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,520.66	791.00	403.00	129.00		127.00
<u>Preferred</u>					
1,689.48	879.00	448.00	144.00		141.00
<u>Standard</u>					
1,942.71	1,010.00	515.00	165.00		162.00
Plan D					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,680.39	874.00	445.00	143.00		140.00
<u>Preferred</u>					
1,867.39	971.00	495.00	159.00		156.00
<u>Standard</u>					
2,147.88	1,117.00	569.00	183.00		179.00
Plan F					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
2,010.23	1,045.00	533.00	171.00		168.00
<u>Preferred</u>					
2,233.59	1,161.00	592.00	190.00		186.00
<u>Standard</u>					
2,568.63	1,336.00	681.00	218.00		214.00
Plan G					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,771.29	921.00	469.00	151.00		148.00
<u>Preferred</u>					
1,967.38	1,023.00	521.00	167.00		164.00
<u>Standard</u>					
2,262.16	1,176.00	599.00	192.00		189.00
Plan J					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,962.33	1,020.00	520.00	167.00		164.00
<u>Preferred</u>					
2,180.48	1,134.00	578.00	185.00		182.00
<u>Standard</u>					
2,506.65	1,303.00	664.00	213.00		209.00

All premiums are rounded to the dollar after applying the modal factor (including annual)

	<u>Area Factors</u>
	Arkansas
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = .9

Plan A				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,368.59	712.00	363.00	116.00	114.00
<u>Preferred</u>				
1,520.53	791.00	403.00	129.00	127.00
<u>Standard</u>				
1,748.44	909.00	463.00	149.00	146.00
Plan D				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,512.35	786.00	401.00	129.00	126.00
<u>Preferred</u>				
1,680.65	874.00	445.00	143.00	140.00
<u>Standard</u>				
1,933.10	1,005.00	512.00	164.00	161.00
Plan F				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,809.21	941.00	479.00	154.00	151.00
<u>Preferred</u>				
2,010.23	1,045.00	533.00	171.00	168.00
<u>Standard</u>				
2,311.77	1,202.00	613.00	197.00	193.00
Plan G				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,594.16	829.00	422.00	136.00	133.00
<u>Preferred</u>				
1,770.64	921.00	469.00	151.00	148.00
<u>Standard</u>				
2,035.95	1,059.00	540.00	173.00	170.00
Plan J				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,766.09	918.00	468.00	150.00	147.00
<u>Preferred</u>				
1,962.43	1,020.00	520.00	167.00	164.00
<u>Standard</u>				
2,255.99	1,173.00	598.00	192.00	188.00

All premiums are rounded to the dollar after applying the modal factor (including annual)

<u>Area Factors</u>	
Arkansas	
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = .95

Plan A					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>	
Ultimate					
1,444.63	751.00	383.00	123.00	120.00	
Preferred					
1,605.00	835.00	425.00	136.00	134.00	
Standard					
1,845.57	960.00	489.00	157.00	154.00	
Plan D					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,596.37	830.00	423.00	136.00	133.00	
Preferred					
1,774.02	922.00	470.00	151.00	148.00	
Standard					
2,040.49	1,061.00	541.00	173.00	170.00	
Plan F					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,909.72	993.00	506.00	162.00	159.00	
Preferred					
2,121.91	1,103.00	562.00	180.00	177.00	
Standard					
2,440.20	1,269.00	647.00	207.00	203.00	
Plan G					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,682.73	875.00	446.00	143.00	140.00	
Preferred					
1,869.01	972.00	495.00	159.00	156.00	
Standard					
2,149.05	1,118.00	569.00	183.00	179.00	
Plan J					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,864.21	969.00	494.00	158.00	155.00	
Preferred					
2,071.46	1,077.00	549.00	176.00	173.00	
Standard					
2,381.32	1,238.00	631.00	202.00	198.00	

All premiums are rounded to the dollar after applying the modal factor (including annual)

<u>Area Factors</u>	
Arkansas	
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = 1.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,429.76	743.00	379.00	122.00	119.00
Preferred	1,588.19	826.00	421.00	135.00	132.00
Standard	1,825.83	949.00	484.00	155.00	152.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,712.85	891.00	454.00	146.00	143.00
Preferred	1,903.75	990.00	504.00	162.00	159.00
Standard	2,189.44	1,139.00	580.00	186.00	182.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,510.27	785.00	400.00	128.00	126.00
Preferred	1,677.79	872.00	445.00	143.00	140.00
Standard	1,929.72	1,003.00	511.00	164.00	161.00

Area Factors
Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including annual)

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = .9

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,286.78	669.00	341.00	109.00	107.00
<u>Preferred</u>				
1,429.37	743.00	379.00	121.00	119.00
<u>Standard</u>				
1,643.25	854.00	435.00	140.00	137.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,541.57	802.00	409.00	131.00	128.00
<u>Preferred</u>				
1,713.37	891.00	454.00	146.00	143.00
<u>Standard</u>				
1,970.50	1,025.00	522.00	167.00	164.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,359.24	707.00	360.00	116.00	113.00
<u>Preferred</u>				
1,510.01	785.00	400.00	128.00	126.00
<u>Standard</u>				
1,736.75	903.00	460.00	148.00	145.00

Area Factors

Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = .95

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,358.27	706.00	360.00	115.00	113.00
<u>Preferred</u>				
1,508.78	785.00	400.00	128.00	126.00
<u>Standard</u>				
1,734.54	902.00	460.00	147.00	145.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,627.21	846.00	431.00	138.00	136.00
<u>Preferred</u>				
1,808.56	940.00	479.00	154.00	151.00
<u>Standard</u>				
2,079.97	1,082.00	551.00	177.00	173.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,434.76	746.00	380.00	122.00	120.00
<u>Preferred</u>				
1,593.90	829.00	422.00	135.00	133.00
<u>Standard</u>				
1,833.23	953.00	486.00	156.00	153.00

Area Factors
Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including

SERFF Tracking Number: UNAM-126085530 State: Arkansas
 Filing Company: Marquette National Life Insurance Company State Tracking Number: 41960
 Company Tracking Number: MNLICO STD/SEL AR 2009
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Individual Standardized Medicare Supplement & Select
 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
No original date	Rate and Rule	Ex A Current & Requested Rates	03/23/2009	Arkansas Std & Select rates.pdf

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Current Premium Rates for Area Factor = 1.00

Plan A					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,436.00	747.00	381.00	122.00	120.00	
<u>Preferred</u>					
1,595.42	830.00	423.00	136.00	133.00	
<u>Standard</u>					
1,834.54	954.00	486.00	156.00	153.00	
Plan D					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,586.83	825.00	421.00	135.00	132.00	
<u>Preferred</u>					
1,763.42	917.00	467.00	150.00	147.00	
<u>Standard</u>					
2,028.30	1,055.00	537.00	172.00	169.00	
Plan F					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,898.31	987.00	503.00	161.00	158.00	
<u>Preferred</u>					
2,109.24	1,097.00	559.00	179.00	176.00	
<u>Standard</u>					
2,425.62	1,261.00	643.00	206.00	202.00	
Plan G					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,672.67	870.00	443.00	142.00	139.00	
<u>Preferred</u>					
1,857.84	966.00	492.00	158.00	155.00	
<u>Standard</u>					
2,136.21	1,111.00	566.00	182.00	178.00	
Plan J					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,853.00	964.00	491.00	158.00	154.00	
<u>Preferred</u>					
2,059.00	1,071.00	546.00	175.00	172.00	
<u>Standard</u>					
2,367.00	1,231.00	627.00	201.00	197.00	

All premiums are rounded to the dollar after applying the modal factor (including annual)

	<u>Area Factors</u>
	Arkansas
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Current Premium Rates for Area Factor = .9

Plan A				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,292.40	672.00	342.00	110.00	108.00
<u>Preferred</u>				
1,435.87	747.00	381.00	122.00	120.00
<u>Standard</u>				
1,651.09	859.00	438.00	140.00	138.00
Plan D				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,428.15	743.00	378.00	121.00	119.00
<u>Preferred</u>				
1,587.08	825.00	421.00	135.00	132.00
<u>Standard</u>				
1,825.47	949.00	484.00	155.00	152.00
Plan F				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,708.48	888.00	453.00	145.00	142.00
<u>Preferred</u>				
1,898.31	987.00	503.00	161.00	158.00
<u>Standard</u>				
2,183.06	1,135.00	579.00	186.00	182.00
Plan G				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,505.41	783.00	399.00	128.00	125.00
<u>Preferred</u>				
1,672.06	869.00	443.00	142.00	139.00
<u>Standard</u>				
1,922.59	1,000.00	509.00	163.00	160.00
Plan J				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,667.70	867.00	442.00	142.00	139.00
<u>Preferred</u>				
1,853.10	964.00	491.00	158.00	154.00
<u>Standard</u>				
2,130.30	1,108.00	565.00	181.00	178.00

All premiums are rounded to the dollar after applying the modal factor (including annual)

<u>Area Factors</u>	
Arkansas	
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Current Premium Rates for Area Factor = .95

Plan A					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>	
Ultimate					
1,364.20	709.00	362.00	116.00	114.00	
Preferred					
1,515.65	788.00	402.00	129.00	126.00	
Standard					
1,742.82	906.00	462.00	148.00	145.00	
Plan D					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,507.49	784.00	399.00	128.00	126.00	
Preferred					
1,675.25	871.00	444.00	142.00	140.00	
Standard					
1,926.89	1,002.00	511.00	164.00	161.00	
Plan F					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,803.40	938.00	478.00	153.00	150.00	
Preferred					
2,003.77	1,042.00	531.00	170.00	167.00	
Standard					
2,304.34	1,198.00	611.00	196.00	192.00	
Plan G					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,589.04	826.00	421.00	135.00	132.00	
Preferred					
1,764.95	918.00	468.00	150.00	147.00	
Standard					
2,029.40	1,055.00	538.00	172.00	169.00	
Plan J					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,760.35	915.00	466.00	150.00	147.00	
Preferred					
1,956.05	1,017.00	518.00	166.00	163.00	
Standard					
2,248.65	1,169.00	596.00	191.00	187.00	

All premiums are rounded to the dollar after applying the modal factor (including annual)

<u>Area Factors</u>	
Arkansas	
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Current Premium Rates for Area Factor = 1.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,350.16	702.00	358.00	115.00	113.00
Preferred	1,499.76	780.00	397.00	127.00	125.00
Standard	1,724.18	897.00	457.00	147.00	144.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,617.49	841.00	429.00	137.00	135.00
Preferred	1,797.76	935.00	476.00	153.00	150.00
Standard	2,067.54	1,075.00	548.00	176.00	172.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,426.19	742.00	378.00	121.00	119.00
Preferred	1,584.38	824.00	420.00	135.00	132.00
Standard	1,822.28	948.00	483.00	155.00	152.00

Area Factors
Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including annual)

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Current Premium Rates for Area Factor = .9

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,215.14	632.00	322.00	103.00	101.00
Preferred	1,349.79	702.00	358.00	115.00	112.00
Standard	1,551.76	807.00	411.00	132.00	129.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,536.62	799.00	407.00	131.00	128.00
Preferred	1,707.87	888.00	453.00	145.00	142.00
Standard	1,964.16	1,021.00	521.00	167.00	164.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,354.88	705.00	359.00	115.00	113.00
Preferred	1,505.16	783.00	399.00	128.00	125.00
Standard	1,731.17	900.00	459.00	147.00	144.00

Area Factors

Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Current Premium Rates for Area Factor = .95

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	<u>1,282.65</u>	667.00	340.00	109.00	107.00
Preferred	<u>1,424.78</u>	741.00	378.00	121.00	119.00
Standard	<u>1,637.97</u>	852.00	434.00	139.00	136.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	<u>1,536.62</u>	799.00	407.00	131.00	128.00
Preferred	<u>1,707.87</u>	888.00	453.00	145.00	142.00
Standard	<u>1,964.16</u>	1,021.00	521.00	167.00	164.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	<u>1,354.88</u>	705.00	359.00	115.00	113.00
Preferred	<u>1,505.16</u>	783.00	399.00	128.00	125.00
Standard	<u>1,731.17</u>	900.00	459.00	147.00	144.00

Area Factors
Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = 1.00

		Plan A			
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,520.66	791.00	403.00	129.00		127.00
<u>Preferred</u>					
1,689.48	879.00	448.00	144.00		141.00
<u>Standard</u>					
1,942.71	1,010.00	515.00	165.00		162.00
		Plan D			
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,680.39	874.00	445.00	143.00		140.00
<u>Preferred</u>					
1,867.39	971.00	495.00	159.00		156.00
<u>Standard</u>					
2,147.88	1,117.00	569.00	183.00		179.00
		Plan F			
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
2,010.23	1,045.00	533.00	171.00		168.00
<u>Preferred</u>					
2,233.59	1,161.00	592.00	190.00		186.00
<u>Standard</u>					
2,568.63	1,336.00	681.00	218.00		214.00
		Plan G			
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,771.29	921.00	469.00	151.00		148.00
<u>Preferred</u>					
1,967.38	1,023.00	521.00	167.00		164.00
<u>Standard</u>					
2,262.16	1,176.00	599.00	192.00		189.00
		Plan J			
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
<u>Ultimate</u>					
1,962.33	1,020.00	520.00	167.00		164.00
<u>Preferred</u>					
2,180.48	1,134.00	578.00	185.00		182.00
<u>Standard</u>					
2,506.65	1,303.00	664.00	213.00		209.00

All premiums are rounded to the dollar after applying the modal factor (including annual)

	<u>Area Factors</u>
	Arkansas
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = .9

Plan A				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,368.59	712.00	363.00	116.00	114.00
<u>Preferred</u>				
1,520.53	791.00	403.00	129.00	127.00
<u>Standard</u>				
1,748.44	909.00	463.00	149.00	146.00
Plan D				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,512.35	786.00	401.00	129.00	126.00
<u>Preferred</u>				
1,680.65	874.00	445.00	143.00	140.00
<u>Standard</u>				
1,933.10	1,005.00	512.00	164.00	161.00
Plan F				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,809.21	941.00	479.00	154.00	151.00
<u>Preferred</u>				
2,010.23	1,045.00	533.00	171.00	168.00
<u>Standard</u>				
2,311.77	1,202.00	613.00	197.00	193.00
Plan G				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,594.16	829.00	422.00	136.00	133.00
<u>Preferred</u>				
1,770.64	921.00	469.00	151.00	148.00
<u>Standard</u>				
2,035.95	1,059.00	540.00	173.00	170.00
Plan J				
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,766.09	918.00	468.00	150.00	147.00
<u>Preferred</u>				
1,962.43	1,020.00	520.00	167.00	164.00
<u>Standard</u>				
2,255.99	1,173.00	598.00	192.00	188.00

All premiums are rounded to the dollar after applying the modal factor (including annual)

<u>Area Factors</u>	
Arkansas	
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate policies are written on each

Marquette National Life Insurance Company

Individual Medicare Supplement - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = .95

Plan A					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly Direct</u>	<u>Monthly PAC</u>	
Ultimate					
1,444.63	751.00	383.00	123.00	120.00	
Preferred					
1,605.00	835.00	425.00	136.00	134.00	
Standard					
1,845.57	960.00	489.00	157.00	154.00	
Plan D					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,596.37	830.00	423.00	136.00	133.00	
Preferred					
1,774.02	922.00	470.00	151.00	148.00	
Standard					
2,040.49	1,061.00	541.00	173.00	170.00	
Plan F					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,909.72	993.00	506.00	162.00	159.00	
Preferred					
2,121.91	1,103.00	562.00	180.00	177.00	
Standard					
2,440.20	1,269.00	647.00	207.00	203.00	
Plan G					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,682.73	875.00	446.00	143.00	140.00	
Preferred					
1,869.01	972.00	495.00	159.00	156.00	
Standard					
2,149.05	1,118.00	569.00	183.00	179.00	
Plan J					
<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>	
Ultimate					
1,864.21	969.00	494.00	158.00	155.00	
Preferred					
2,071.46	1,077.00	549.00	176.00	173.00	
Standard					
2,381.32	1,238.00	631.00	202.00	198.00	

All premiums are rounded to the dollar after applying the modal factor (including annual)

<u>Area Factors</u>	
Arkansas	
716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

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Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = 1.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,429.76	743.00	379.00	122.00	119.00
Preferred	1,588.19	826.00	421.00	135.00	132.00
Standard	1,825.83	949.00	484.00	155.00	152.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,712.85	891.00	454.00	146.00	143.00
Preferred	1,903.75	990.00	504.00	162.00	159.00
Standard	2,189.44	1,139.00	580.00	186.00	182.00

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
Ultimate	1,510.27	785.00	400.00	128.00	126.00
Preferred	1,677.79	872.00	445.00	143.00	140.00
Standard	1,929.72	1,003.00	511.00	164.00	161.00

Area Factors
Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including annual)

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = .9

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,286.78	669.00	341.00	109.00	107.00
<u>Preferred</u>				
1,429.37	743.00	379.00	121.00	119.00
<u>Standard</u>				
1,643.25	854.00	435.00	140.00	137.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,627.21	846.00	431.00	138.00	136.00
<u>Preferred</u>				
1,808.56	940.00	479.00	154.00	151.00
<u>Standard</u>				
2,079.97	1,082.00	551.00	177.00	173.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,434.76	746.00	380.00	122.00	120.00
<u>Preferred</u>				
1,593.90	829.00	422.00	135.00	133.00
<u>Standard</u>				
1,833.23	953.00	486.00	156.00	153.00

Area Factors

Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including

Marquette National Life Insurance Company

Individual Medicare Select - Arkansas

Exhibit A - Requested Premium Rates for Area Factor = .95

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan D Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,358.27	706.00	360.00	115.00	113.00
<u>Preferred</u>				
1,508.78	785.00	400.00	128.00	126.00
<u>Standard</u>				
1,734.54	902.00	460.00	147.00	145.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan F Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,627.21	846.00	431.00	138.00	136.00
<u>Preferred</u>				
1,808.56	940.00	479.00	154.00	151.00
<u>Standard</u>				
2,079.97	1,082.00	551.00	177.00	173.00

<u>Annual</u>	<u>Semi-Annual</u>	<u>Plan G Quarterly</u>	<u>Monthly</u>	<u>Monthly PAC</u>
<u>Ultimate</u>				
1,434.76	746.00	380.00	122.00	120.00
<u>Preferred</u>				
1,593.90	829.00	422.00	135.00	133.00
<u>Standard</u>				
1,833.23	953.00	486.00	156.00	153.00

Area Factors
Arkansas

716, 717, 719, 723-729	0.90
718, 720, 721	0.95
722	1.00

A 5% discount will be applied to the above rates in the first year only when separate
All premiums are rounded to the dollar after applying the modal factor (including