

SERFF Tracking Number: CEUL-126900620 State: Arkansas
 Filing Company: Family Life Insurance Company State Tracking Number: 47347
 Company Tracking Number: FLIC_AR_MSGR_2010
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: FLIC Med Supp Rate 2010 (Rd 2)
 Project Name/Number: Family Life/

Filing at a Glance

Company: Family Life Insurance Company

Product Name: FLIC Med Supp Rate 2010 (Rd 2) SERFF Tr Num: CEUL-126900620 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Approved- Closed State Tr Num: 47347

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: FLIC_AR_MSGR_2010 State Status: Approved-Closed
 Filing Type: Rate Reviewer(s): Stephanie Fowler

Author: Shaun Dillon

Disposition Date: 12/10/2010

Date Submitted: 11/18/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 04/01/2011

Implementation Date:

State Filing Description:

General Information

Project Name: Family Life

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: 14%

Group Market Type:

Filing Status Changed: 12/10/2010

Explanation for Other Group Market Type:

State Status Changed: 12/10/2010

Deemer Date:

Created By: Shaun Dillon

Submitted By: Shaun Dillon

Corresponding Filing Tracking Number:

Filing Description:

An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience.

The company is requesting a 14% rate increase in premiums for all plans. The rate increase will apply to both policies in force and new issues. The target date for implementation is assumed to be 4/1/2011. The actual date which the new rates become effective for this state will not be sooner than one year after the implementation date of the last approved rate increase.

SERFF Tracking Number: CEUL-126900620 State: Arkansas
 Filing Company: Family Life Insurance Company State Tracking Number: 47347
 Company Tracking Number: FLIC_AR_MSGR_2010
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: FLIC Med Supp Rate 2010 (Rd 2)
 Project Name/Number: Family Life/

We appreciate the Department's time and consideration in the review of this filing for Family Life.

Company and Contact

Filing Contact Information

Shaun Dillon, Financial Analyst SDillon@manhattanlife.com
 Wortham Tower 713-821-6532 [Phone]
 2727 Allen Parkway, Suite 500 713-529-9425 [FAX]
 Houston, TX 77019

Filing Company Information

Family Life Insurance Company CoCode: 63053 State of Domicile: Texas
 10700 Northwest Freeway Group Code: 1117 Company Type:
 Houston, TX 77092 Group Name: Manhattan Insurance State ID Number:
 Group
 (800) 877-7705 ext. [Phone] FEIN Number: 91-0550883

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: Rates = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Family Life Insurance Company	\$50.00	11/18/2010	42072002

SERFF Tracking Number: CEUL-126900620 State: Arkansas
 Filing Company: Family Life Insurance Company State Tracking Number: 47347
 Company Tracking Number: FLIC_AR_MSGR_2010
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: FLIC Med Supp Rate 2010 (Rd 2)
 Project Name/Number: Family Life/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	12/10/2010	12/10/2010

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	12/09/2010	12/09/2010	Shaun Dillon	12/09/2010	12/09/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Revised Rates Page	Note To Reviewer	Shaun Dillon	11/29/2010	11/29/2010

SERFF Tracking Number: CEUL-126900620 State: Arkansas
 Filing Company: Family Life Insurance Company State Tracking Number: 47347
 Company Tracking Number: FLIC_AR_MSGR_2010
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.001 Plan A 2010
 Product Name: FLIC Med Supp Rate 2010 (Rd 2)
 Project Name/Number: Family Life/

Disposition

Disposition Date: 12/10/2010

Implementation Date:

Status: Approved-Closed

Comment: The requested rate increase of 14% has been approved to be implemented on or after April 1, 2011. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insureds shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

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):
Family Life Insurance Company	14.000%	14.000%	\$112,443	529	\$803,163	14.000%	14.000%

SERFF Tracking Number: CEUL-126900620 State: Arkansas
Filing Company: Family Life Insurance Company State Tracking Number: 47347
Company Tracking Number: FLIC_AR_MSGR_2010
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: FLIC Med Supp Rate 2010 (Rd 2)
Project Name/Number: Family Life/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/09/2010
Submitted Date 12/09/2010
Respond By Date 01/10/2011

Dear Shaun Dillon,

This will acknowledge receipt of the captioned filing. Please submit the number of insureds in the State of Arkansas.

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

SERFF Tracking Number: CEUL-126900620 State: Arkansas
Filing Company: Family Life Insurance Company State Tracking Number: 47347
Company Tracking Number: FLIC_AR_MSGR_2010
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: FLIC Med Supp Rate 2010 (Rd 2)
Project Name/Number: Family Life/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 12/09/2010
Submitted Date 12/09/2010

Dear Stephanie Fowler,

Comments:

Response 1

Comments: Please note that there are 529 insureds in the state of Arkansas.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Shaun Dillon

SERFF Tracking Number: CEUL-126900620 *State:* Arkansas
Filing Company: Family Life Insurance Company *State Tracking Number:* 47347
Company Tracking Number: FLIC_AR_MSGR_2010
TOI: MS08I Individual Medicare Supplement - *Sub-TOI:* MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: FLIC Med Supp Rate 2010 (Rd 2)
Project Name/Number: Family Life/

Note To Reviewer

Created By:

Shaun Dillon on 11/29/2010 01:24 PM

Last Edited By:

Stephanie Fowler

Submitted On:

12/10/2010 02:08 PM

Subject:

Revised Rates Page

Comments:

Please find a revised rates page attached below. There were rounding errors in the originally attached rates. Thank you very much for your continued consideration of the above referenced filing.

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,293	1,437	14.0%	14.0%	1,474	1,638

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,574	1,748	14.0%	14.0%	1,794	1,993

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

<u>Arkansas</u>	
722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan C

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,824	2,026	14.0%	14.0%	2,079	2,310

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,650	1,832	14.0%	14.0%	1,881	2,088

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan E

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,656	1,840	14.0%	14.0%	1,888	2,098

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,866	2,074	14.0%	14.0%	2,127	2,364

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

<u>Arkansas</u>	
722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan G

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,658	1,843	14.0%	14.0%	1,890	2,101

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan M

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,485	1,649	14.0%	14.0%	1,693	1,880

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198,	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan N

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,306	1,452	14.0%	14.0%	1,489	1,655

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198,	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

SERFF Tracking Number: CEUL-126900620 State: Arkansas
 Filing Company: Family Life Insurance Company State Tracking Number: 47347
 Company Tracking Number: FLIC_AR_MSGR_2010
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.001 Plan A 2010
 Product Name: FLIC Med Supp Rate 2010 (Rd 2)
 Project Name/Number: Family Life/

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.000%
Effective Date of Last Rate Revision: 04/01/2010
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):
Family Life Insurance Company	14.000%	14.000%	\$112,443	529	\$803,163	14.000%	14.000%

SERFF Tracking Number: CEUL-126900620 State: Arkansas
 Filing Company: Family Life Insurance Company State Tracking Number: 47347
 Company Tracking Number: FLIC_AR_MSGR_2010
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: FLIC Med Supp Rate 2010 (Rd 2)
 Project Name/Number: Family Life/

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 12/10/2010	Rate Pages	MSIAA200810 AR, MSIAB200810 AR, MSIAC200810 AR, MSIAD200810 AR, MSIAE200810 AR, MSIAF200810 AR, MSIAG200810 AR, MSIAA201006 AR, MSIAB201006 AR, MSIAC201006 AR, MSIAD201006 AR, MSIAF201006 AR, MSIAG201006 AR, MSIAM201006	New		App A_AR.pdf

SERFF Tracking Number: CEUL-126900620 *State:* Arkansas
Filing Company: Family Life Insurance Company *State Tracking Number:* 47347
Company Tracking Number: FLIC_AR_MSGR_2010
TOI: MS08I Individual Medicare Supplement - *Sub-TOI:* MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: FLIC Med Supp Rate 2010 (Rd 2)
Project Name/Number: Family Life/

AR,
MSIAN201006
AR

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan A

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,293	1,437	14.0%	14.0%	1,474	1,638

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan B

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,574	1,748	14.0%	14.0%	1,794	1,993

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan C

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,824	2,026	14.0%	14.0%	2,079	2,310

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

<u>Arkansas</u>	
722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan D

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,650	1,832	14.0%	14.0%	1,881	2,089

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

<u>Arkansas</u>	
722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan E

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,655.71	1,839.92	14.0%	14.0%	1,888	2,098

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan F

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,866	2,074	14.0%	14.0%	2,127	2,364

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

<u>Arkansas</u>	
722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan G

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,658	1,843	14.0%	14.0%	1,890	2,101

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199.....	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan M

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,485	1,649	14.0%	14.0%	1,693	1,880

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

<u>Arkansas</u>	
722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198,	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85

Family Life Insurance Company

APPENDIX A - GROSS ANNUAL PREMIUMS

Medicare Supplement Policy
Standardized Plan N

Issue Age	Current Rates		Proposed Rate Increase Percentage		Proposed Rates	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
All	1,306	1,452	14.0%	14.0%	1,489	1,655

Modal Factors: Ann:1.0000 Semi: 0.5200 Qtrly: 0.2650 Mthly: 0.0833
A discount factor of 0.93 is applied for married applicants.

Area Factors:

Arkansas

722.....	1.00
72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198,	1.00
All other zip codes beginning with 720 and 721.....	0.95
Rest of State.....	0.85