
State: Arkansas **Filing Company:** Reserve National Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2012 MCS-92 & MCS-10 Premium Rate Filing
Project Name/Number: 2012 MCS-92 & MCS-10 Premium Rate Filing/

Filing at a Glance

Company: Reserve National Insurance Company
Product Name: 2012 MCS-92 & MCS-10 Premium Rate Filing
State: Arkansas
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 10/30/2012
SERFF Tr Num: RNIC-128749849
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num:

Implementation
Date Requested:
Author(s): Kyle Conrad, Brenda Ingram, Julie Moore
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 11/01/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2012 MCS-92 & MCS-10 Premium Rate Filing
Project Name/Number: 2012 MCS-92 & MCS-10 Premium Rate Filing/
Filing Company: Reserve National Insurance Company

General Information

Project Name: 2012 MCS-92 & MCS-10 Premium Rate Filing
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Deemer Date:
Submitted By: Brenda Ingram
Status of Filing in Domicile: Authorized
Date Approved in Domicile: 04/05/2012
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/01/2012
State Status Changed: 11/01/2012
Created By: Brenda Ingram
Corresponding Filing Tracking Number:

Filing Description:
October 30, 2012

Ms. Rosalind D. Minor
Certified Rate and Form Analyst
Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: Reserve National Insurance Company - NAIC # 68462; FEIN# 73-0661453
Premium Rate Filing for Medicare Supplement Policy Form MCS-92-A, MCS-92-B, MCS-92-C, MCS-05-D, MCS-92-F and
2010 Standardized Medicare Supplement Policy Forms MCS-10-A, MCS-10-C, MCS-10-F and MCS-10-F-HD and MCS-10-N

Dear Ms. Minor:

We are submitting the premium rate filing for the above-referenced standardized Medicare Supplement Policies. This filing constitutes the annual filing of premium rates and loss ratio projections to demonstrate that the anticipated loss ratio meets the applicable minimum requirements.

Please see the enclosed actuarial memorandum which contains all the pertinent information supporting this rate filing.

If this filing is acceptable, please provide us with evidence of approval or filing by your office.

Thank you for your consideration. If there are any questions, please contact the undersigned by telephone at 1-800-874-1431, by fax at 405-840-3426 or by e-mail at kconrad@kemper.com.

Sincerely,

Kyle D. Conrad
Senior Vice President
and Associate Corporate Counsel

State: Arkansas **Filing Company:** Reserve National Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2012 MCS-92 & MCS-10 Premium Rate Filing
Project Name/Number: 2012 MCS-92 & MCS-10 Premium Rate Filing/

Company and Contact

Filing Contact Information

Kyle Conrad, Vice President & Associate kconrad@unitrin.com
 Corporate Counsel
 6100 N. W. Grand Blvd 800-874-1431 [Phone] 549 [Ext]
 Oklahoma City, OK 73118

Filing Company Information

Reserve National Insurance Company	CoCode: 68462	State of Domicile: Oklahoma
601 East Britton Road	Group Code: 215	Company Type: Life and Health
Oklahoma City, OK 73114	Group Name: Reserve National	State ID Number:
(405) 848-7931 ext. 549[Phone]	FEIN Number: 73-0661453	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: AR Filing Fee.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Reserve National Insurance Company	\$50.00	10/30/2012	64405213

SERFF Tracking #:

RNIC-128749849

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Reserve National Insurance Company

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:

2012 MCS-92 & MCS-10 Premium Rate Filing

Project Name/Number:

2012 MCS-92 & MCS-10 Premium Rate Filing/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/01/2012	11/01/2012

SERFF Tracking #:

RNIC-128749849

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Reserve National Insurance Company

TOI/Sub-TOI:

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name:

2012 MCS-92 & MCS-10 Premium Rate Filing

Project Name/Number:

2012 MCS-92 & MCS-10 Premium Rate Filing/

Disposition

Disposition Date: 11/01/2012

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was requested nor approved.

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 req'd):	Minimum % Change (where req'd):
Reserve National Insurance Company	0.000%	0.000%	\$0	383	\$838,814	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Exhibits	Approved-Closed	No
Rate	Rates	Approved-Closed	Yes
Rate	Rates	Approved-Closed	Yes

SERFF Tracking #:

RNIC-128749849

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Reserve National Insurance Company

TOI/Sub-TOI:

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name:

2012 MCS-92 & MCS-10 Premium Rate Filing

Project Name/Number:

2012 MCS-92 & MCS-10 Premium Rate Filing/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

13.000%

Effective Date of Last Rate Revision:

06/10/2010

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 req'd):	Minimum % Change (where req'd):
Reserve National Insurance Company	0.000%	0.000%	\$0	383	\$838,814	0.000%	0.000%

SERFF Tracking #:

RNIC-128749849

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Reserve National Insurance Company

TOI/Sub-TOI:

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name:

2012 MCS-92 & MCS-10 Premium Rate Filing

Project Name/Number:

2012 MCS-92 & MCS-10 Premium Rate Filing/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
					Previous State Filing Number:	RNIC-	
1	Approved-Closed 11/01/2012	Rates	MCS-92-A, MCS-92-B, MCS-92-C, MCS-05-D, MCS-92-F	Revised	Previous State Filing Number:	RNIC-126498467	AR Current MCS-92 RATES.pdf
					Percent Rate Change Request:		
2	Approved-Closed 11/01/2012	Rates	MCS-10-A, MCS-10-C, MCS-10-F and MCS-10-F-HD, MCS-10-N	Revised	Previous State Filing Number:	RNIC-127102743	AR Current MCS-10 Rate Sheets.pdf
					Percent Rate Change Request:		

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Composite Premiums
Guaranteed Renewable For Life
Form MCS-92-A
Arkansas

Current Rates
For Issues Prior to August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$127.90	\$117.65	\$376.05	\$744.40	\$1,412.00
70-74	127.90	\$117.65	\$376.05	\$744.40	\$1,412.00
75-79	127.90	\$117.65	\$376.05	\$744.40	\$1,412.00
80-84	127.90	\$117.65	\$376.05	\$744.40	\$1,412.00
85+	127.90	\$117.65	\$376.05	\$744.40	\$1,412.00
Dis	127.90	\$117.65	\$376.05	\$744.40	\$1,412.00

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$136.95	\$126.00	\$402.65	\$797.05	\$1,511.95
70-74	136.95	\$126.00	\$402.65	\$797.05	\$1,511.95
75-79	136.95	\$126.00	\$402.65	\$797.05	\$1,511.95
80-84	136.95	\$126.00	\$402.65	\$797.05	\$1,511.95
85+	136.95	\$126.00	\$402.65	\$797.05	\$1,511.95
Dis	136.95	\$126.00	\$402.65	\$797.05	\$1,511.95

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Composite Premiums
Guaranteed Renewable For Life
Form MCS-92-B
Arkansas

Current Rates
For Issues Prior to August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15
70-74	204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15
75-79	204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15
80-84	204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15
85+	204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15
Dis	204.45	\$188.10	\$601.10	\$1,189.90	\$2,257.15

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00
70-74	218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00
75-79	218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00
80-84	218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00
85+	218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00
Dis	218.75	\$201.25	\$643.15	\$1,273.15	\$2,415.00

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Composite Premiums
Guaranteed Renewable For Life
Form MCS-92-C
Arkansas

Current Rates
For Issues Prior to August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50
70-74	250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50
75-79	250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50
80-84	250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50
85+	250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50
Dis	250.95	\$230.90	\$737.80	\$1,460.55	\$2,770.50

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05
70-74	268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05
75-79	268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05
80-84	268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05
85+	268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05
Dis	268.30	\$246.85	\$788.80	\$1,561.50	\$2,962.05

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Composite Premiums
Guaranteed Renewable For Life
Form MCS-92-F
Arkansas

Current Rates
For Issues Prior to August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
70-74	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
75-79	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
80-84	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
85+	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80
Dis	277.70	\$255.50	\$816.45	\$1,616.20	\$3,065.80

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
70-74	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
75-79	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
80-84	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
85+	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55
Dis	297.15	\$273.40	\$873.60	\$1,729.40	\$3,280.55

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Composite Premiums
Guaranteed Renewable For Life
Form MCS-92-A
Arkansas

Current Rates
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
70-74	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
75-79	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
80-84	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
85+	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
Dis	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
70-74	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
75-79	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
80-84	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
85+	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90
Dis	129.25	\$118.90	\$380.00	\$752.25	\$1,426.90

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Composite Premiums
Guaranteed Renewable For Life
Form MCS-92-B
Arkansas

Current Rates
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
70-74	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
75-79	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
80-84	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
85+	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
Dis	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
70-74	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
75-79	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
80-84	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
85+	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40
Dis	206.65	\$190.10	\$607.55	\$1,202.70	\$2,281.40

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Composite Premiums
Guaranteed Renewable For Life
Form MCS-92-C
Arkansas

Current Rates
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
70-74	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
75-79	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
80-84	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
85+	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
Dis	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
70-74	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
75-79	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
80-84	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
85+	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65
Dis	253.50	\$233.20	\$745.30	\$1,475.35	\$2,798.65

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Composite Premiums
Guaranteed Renewable For Life
Form MCS-92-F
Arkansas

Current Rates
For Issues On or After August 21, 2000

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
70-74	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
75-79	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
80-84	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
85+	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
Dis	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
70-74	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
75-79	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
80-84	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
85+	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40
Dis	280.65	\$258.20	\$825.10	\$1,633.40	\$3,098.40

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Composite Premiums
Guaranteed Renewable For Life
Form MCS-05-D
Arkansas

Current Rates

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65	\$160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
66	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
67	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
68	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
69	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
70	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
71	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
72	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
73	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
74	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
75	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
76	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
77	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
78	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
79	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
80	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
81	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
82	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
83	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
84	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
85	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
Dis	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Composite Premiums
Guaranteed Renewable For Life
Form MCS-05-D
Arkansas

Current Rates

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65	\$160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
66	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
67	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
68	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
69	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
70	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
71	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
72	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
73	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
74	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
75	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
76	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
77	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
78	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
79	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
80	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
81	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
82	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
83	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
84	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
85	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80
Dis	160.40	\$147.55	\$471.60	\$933.55	\$1,770.80

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-A

Preferred Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft		Semi-Annual	Annual
		Monthly	Quarterly		
Under 65	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
65	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
66	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
67	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
68	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
69	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
70	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
71	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
72	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
73	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
74	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
75	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
76	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
77	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
78	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
79	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
80	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
81	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
82	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
83	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
84	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
85	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
86	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
87	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
88	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
89	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
90	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
91	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
92	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
93	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
94	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
95	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
96	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
97	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
98	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
99+	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-A

Preferred Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
65	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
66	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
67	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
68	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
69	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
70	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
71	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
72	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
73	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
74	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
75	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
76	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
77	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
78	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
79	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
80	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
81	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
82	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
83	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
84	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
85	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
86	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
87	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
88	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
89	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
90	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
91	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
92	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
93	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
94	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
95	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
96	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
97	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
98	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
99+	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-A

Standard Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
65	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
66	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
67	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
68	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
69	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
70	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
71	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
72	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
73	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
74	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
75	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
76	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
77	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
78	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
79	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
80	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
81	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
82	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
83	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
84	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
85	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
86	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
87	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
88	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
89	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
90	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
91	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
92	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
93	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
94	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
95	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
96	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
97	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
98	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
99+	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-A

Standard Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
65	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
66	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
67	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
68	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
69	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
70	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
71	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
72	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
73	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
74	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
75	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
76	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
77	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
78	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
79	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
80	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
81	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
82	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
83	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
84	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
85	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
86	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
87	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
88	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
89	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
90	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
91	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
92	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
93	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
94	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
95	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
96	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
97	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
98	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
99+	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-C

Preferred Rates

Arkansas

Non-Tobacco

Attained Age	Regular	Bank Draft	Quarterly	Semi-Annual	Annual
	Monthly	Monthly			
Under 65	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
65	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
66	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
67	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
68	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
69	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
70	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
71	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
72	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
73	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
74	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
75	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
76	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
77	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
78	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
79	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
80	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
81	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
82	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
83	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
84	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
85	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
86	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
87	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
88	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
89	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
90	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
91	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
92	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
93	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
94	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
95	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
96	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
97	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
98	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
99+	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05

Monthly Bank Draft = Monthly Rate X .92
 Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
 Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-C

Preferred Rates

Arkansas

Tobacco

Attained Age	Regular	Bank Draft		Semi-Annual	Annual
	Monthly	Monthly	Quarterly		
Under 65	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
65	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
66	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
67	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
68	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
69	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
70	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
71	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
72	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
73	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
74	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
75	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
76	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
77	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
78	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
79	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
80	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
81	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
82	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
83	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
84	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
85	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
86	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
87	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
88	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
89	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
90	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
91	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
92	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
93	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
94	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
95	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
96	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
97	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
98	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
99+	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90

Monthly Bank Draft = Monthly Rate X .92
 Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
 Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-C

Standard Rates

Arkansas

Non-Tobacco

Attained Age	Regular	Bank Draft	Quarterly	Semi-Annual	Annual
	Monthly	Monthly			
Under 65	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
65	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
66	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
67	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
68	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
69	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
70	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
71	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
72	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
73	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
74	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
75	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
76	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
77	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
78	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
79	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
80	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
81	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
82	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
83	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
84	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
85	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
86	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
87	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
88	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
89	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
90	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
91	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
92	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
93	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
94	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
95	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
96	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
97	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
98	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
99+	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-C

Standard Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
65	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
66	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
67	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
68	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
69	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
70	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
71	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
72	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
73	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
74	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
75	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
76	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
77	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
78	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
79	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
80	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
81	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
82	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
83	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
84	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
85	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
86	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
87	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
88	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
89	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
90	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
91	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
92	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
93	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
94	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
95	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
96	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
97	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
98	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
99+	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F

Preferred Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft		Semi-Annual	Annual
		Monthly	Quarterly		
Under 65	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
65	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
66	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
67	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
68	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
69	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
70	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
71	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
72	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
73	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
74	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
75	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
76	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
77	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
78	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
79	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
80	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
81	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
82	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
83	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
84	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
85	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
86	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
87	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
88	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
89	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
90	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
91	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
92	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
93	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
94	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
95	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
96	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
97	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
98	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
99+	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45

Monthly Bank Draft = Monthly Rate X .92
 Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
 Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F

Preferred Rates

Arkansas

Tobacco

Attained Age	Regular	Bank Draft		Semi-Annual	Annual
	Monthly	Monthly	Quarterly		
Under 65	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
65	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
66	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
67	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
68	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
69	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
70	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
71	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
72	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
73	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
74	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
75	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
76	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
77	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
78	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
79	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
80	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
81	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
82	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
83	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
84	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
85	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
86	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
87	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
88	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
89	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
90	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
91	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
92	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
93	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
94	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
95	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
96	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
97	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
98	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
99+	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75

Monthly Bank Draft = Monthly Rate X .92
 Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
 Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F

Standard Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft		Semi-Annual	Annual
		Monthly	Quarterly		
Under 65	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
65	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
66	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
67	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
68	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
69	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
70	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
71	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
72	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
73	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
74	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
75	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
76	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
77	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
78	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
79	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
80	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
81	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
82	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
83	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
84	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
85	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
86	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
87	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
88	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
89	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
90	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
91	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
92	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
93	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
94	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
95	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
96	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
97	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
98	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
99+	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75

Monthly Bank Draft = Monthly Rate X .92
 Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
 Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F

Standard Rates

Arkansas

Tobacco

Attained Age	Regular	Bank Draft	Quarterly	Semi-Annual	Annual
	Monthly	Monthly			
Under 65	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
65	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
66	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
67	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
68	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
69	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
70	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
71	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
72	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
73	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
74	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
75	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
76	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
77	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
78	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
79	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
80	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
81	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
82	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
83	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
84	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
85	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
86	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
87	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
88	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
89	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
90	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
91	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
92	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
93	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
94	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
95	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
96	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
97	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
98	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
99+	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F-HD

Preferred Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
65	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
66	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
67	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
68	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
69	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
70	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
71	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
72	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
73	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
74	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
75	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
76	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
77	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
78	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
79	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
80	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
81	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
82	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
83	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
84	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
85	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
86	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
87	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
88	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
89	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
90	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
91	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
92	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
93	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
94	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
95	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
96	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
97	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
98	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
99+	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F-HD

Preferred Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
65	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
66	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
67	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
68	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
69	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
70	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
71	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
72	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
73	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
74	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
75	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
76	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
77	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
78	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
79	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
80	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
81	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
82	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
83	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
84	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
85	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
86	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
87	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
88	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
89	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
90	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
91	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
92	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
93	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
94	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
95	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
96	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
97	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
98	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
99+	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F-HD

Standard Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
65	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
66	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
67	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
68	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
69	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
70	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
71	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
72	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
73	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
74	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
75	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
76	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
77	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
78	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
79	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
80	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
81	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
82	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
83	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
84	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
85	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
86	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
87	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
88	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
89	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
90	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
91	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
92	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
93	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
94	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
95	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
96	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
97	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
98	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
99+	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F-HD

Standard Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
65	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
66	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
67	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
68	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
69	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
70	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
71	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
72	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
73	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
74	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
75	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
76	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
77	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
78	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
79	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
80	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
81	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
82	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
83	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
84	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
85	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
86	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
87	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
88	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
89	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
90	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
91	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
92	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
93	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
94	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
95	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
96	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
97	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
98	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
99+	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-N

Preferred Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
65	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
66	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
67	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
68	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
69	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
70	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
71	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
72	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
73	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
74	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
75	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
76	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
77	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
78	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
79	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
80	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
81	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
82	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
83	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
84	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
85	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
86	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
87	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
88	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
89	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
90	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
91	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
92	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
93	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
94	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
95	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
96	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
97	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
98	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
99+	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-N

Preferred Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
65	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
66	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
67	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
68	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
69	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
70	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
71	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
72	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
73	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
74	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
75	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
76	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
77	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
78	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
79	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
80	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
81	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
82	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
83	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
84	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
85	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
86	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
87	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
88	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
89	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
90	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
91	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
92	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
93	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
94	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
95	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
96	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
97	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
98	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
99+	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-N

Standard Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
65	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
66	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
67	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
68	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
69	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
70	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
71	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
72	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
73	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
74	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
75	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
76	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
77	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
78	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
79	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
80	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
81	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
82	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
83	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
84	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
85	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
86	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
87	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
88	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
89	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
90	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
91	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
92	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
93	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
94	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
95	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
96	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
97	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
98	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
99+	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-N

Standard Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
65	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
66	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
67	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
68	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
69	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
70	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
71	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
72	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
73	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
74	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
75	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
76	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
77	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
78	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
79	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
80	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
81	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
82	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
83	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
84	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
85	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
86	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
87	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
88	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
89	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
90	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
91	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
92	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
93	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
94	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
95	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
96	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
97	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
98	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
99+	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04