

# AMERICAN RETIREMENT LIFE INSURANCE COMPANY

[P. O. BOX 26580 ♦ AUSTIN, TX 78755-0580 ♦ 866-459-4272]

## Outline of Medicare Supplement Coverage - Benefit Plans A, F, G and N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan "A" available. Some plans may not be available in your state.

### BASIC BENEFITS:

- **Hospitalization:** Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses) or co-payments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or co-payments.
- **Blood:** First three pints of blood each year.
- **Hospice:** Part A coinsurance.

A	B	C	D	F	F*	G	K	L	M	N
Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance*		Basic, Including 100% Part B Coinsurance	Hospitalization and Preventive Care Paid at 100%; Other Basic Benefits paid at 50%	Hospitalization and Preventive Care Paid at 100%; Other Basic Benefits Paid at 75%	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance, Except Up to \$20 Copayment for Office Visit, and up to \$50 Copayment for ER Visit
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance		Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible						
				Part B Excess (100%)		Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
							Out-of-Pocket Limit [ \$4,800]; Paid at 100% After Reached	Out-of-Pocket Limit [ \$2,400]; Paid At 100% After Reached		

\* Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year [\$2,110] deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed [\$2,110]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**INDIANA**

**Attained Age Rates -- Effective [1/1/2013] -- Area I [(465-479)]**

**PREFERRED ANNUAL RATES**

FEMALE RATES				Attained Age	MALE RATES			
Plan A	Plan F	Plan G	Plan N		Plan A	Plan F	Plan G	Plan N
[1,048.16	[1,291.67	[1,111.50	[885.13	<b>65</b>	[1,205.39	[1,485.42	[1,278.23	[1,017.90
1,048.16	1,291.67	1,111.50	885.13	<b>66</b>	1,205.39	1,485.42	1,278.23	1,017.90
1,095.34	1,347.96	1,165.59	926.67	<b>67</b>	1,259.64	1,550.15	1,340.43	1,065.66
1,141.98	1,401.70	1,217.24	966.92	<b>68</b>	1,313.27	1,611.96	1,399.82	1,111.96
1,187.78	1,456.69	1,270.08	1,007.19	<b>69</b>	1,365.95	1,675.19	1,460.59	1,158.26
1,232.12	1,507.80	1,319.19	1,045.10	<b>70</b>	1,416.94	1,733.97	1,517.07	1,201.86
1,268.95	1,557.17	1,366.63	1,083.19	<b>71</b>	1,459.29	1,790.74	1,571.62	1,245.67
1,305.78	1,606.53	1,414.07	1,121.28	<b>72</b>	1,501.64	1,847.52	1,626.18	1,289.47
1,342.61	1,655.90	1,461.50	1,159.36	<b>73</b>	1,544.00	1,904.29	1,680.73	1,333.26
1,379.44	1,705.27	1,508.94	1,197.45	<b>74</b>	1,586.35	1,961.05	1,735.29	1,377.06
1,417.68	1,756.39	1,557.94	1,236.77	<b>75</b>	1,630.33	2,019.85	1,791.63	1,422.28
1,450.68	1,809.23	1,607.42	1,278.19	<b>76</b>	1,668.29	2,080.62	1,848.53	1,469.92
1,484.21	1,862.95	1,657.73	1,320.31	<b>77</b>	1,706.83	2,142.39	1,906.39	1,518.36
1,519.76	1,919.46	1,710.58	1,364.49	<b>78</b>	1,747.72	2,207.38	1,967.17	1,569.17
1,555.91	1,976.99	1,764.39	1,409.49	<b>79</b>	1,789.29	2,273.54	2,029.05	1,620.92
1,592.67	2,035.55	1,819.18	1,455.32	<b>80</b>	1,831.58	2,340.89	2,092.05	1,673.62
1,633.97	2,107.61	1,886.08	1,512.94	<b>81</b>	1,879.07	2,423.75	2,168.99	1,739.88
1,676.03	2,181.11	1,954.33	1,571.73	<b>82</b>	1,927.44	2,508.27	2,247.48	1,807.49
1,720.57	2,258.28	2,025.94	1,633.34	<b>83</b>	1,978.66	2,597.02	2,329.84	1,878.34
1,765.97	2,337.10	2,099.09	1,696.27	<b>84</b>	2,030.87	2,687.67	2,413.96	1,950.71
1,812.27	2,417.59	2,173.80	1,760.57	<b>85</b>	2,084.11	2,780.23	2,499.87	2,024.65
1,861.75	2,502.49	2,251.96	1,827.50	<b>86</b>	2,141.00	2,877.87	2,589.75	2,101.63
1,912.41	2,589.67	2,332.23	1,896.27	<b>87</b>	2,199.26	2,978.12	2,682.06	2,180.71
1,964.28	2,679.18	2,414.66	1,966.93	<b>88</b>	2,258.93	3,081.06	2,776.85	2,261.96
2,015.43	2,768.35	2,496.84	2,037.50	<b>89</b>	2,317.75	3,183.59	2,871.36	2,343.13
2,065.72	2,856.95	2,578.59	2,107.84	<b>90</b>	2,375.58	3,285.50	2,965.37	2,424.02
2,114.62	2,947.85	2,662.15	2,180.40	<b>91</b>	2,431.82	3,390.03	3,061.48	2,507.46
2,164.45	3,040.63	2,747.46	2,254.49	<b>92</b>	2,489.12	3,496.72	3,159.58	2,592.66
2,210.84	3,129.12	2,828.94	2,325.53	<b>93</b>	2,542.47	3,598.49	3,253.28	2,674.36
2,257.99	3,219.21	2,911.88	2,397.86	<b>94</b>	2,596.69	3,702.09	3,348.65	2,757.54
2,305.91	3,310.89	2,996.29	2,471.51	<b>95</b>	2,651.80	3,807.52	3,445.73	2,842.23
2,352.03	3,377.11	3,056.22	2,520.94	<b>96</b>	2,704.83	3,883.68	3,514.65	2,899.08
2,399.08	3,444.65	3,117.34	2,571.36	<b>97</b>	2,758.93	3,961.35	3,584.95	2,957.06
2,447.06	3,513.54	3,179.69	2,622.79	<b>98</b>	2,814.11	4,040.57	3,656.65	3,016.20
2,496.00]	3,583.82]	3,243.28]	2,675.24]	<b>99</b>	2,870.39]	4,121.39]	3,729.78]	3,076.53]

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above quoted premium by 0.265, [for monthly list bill premiums, multiply the above quoted premium by 0.09,] and for monthly bank draft premiums, multiply the above-quoted premium by 0.0833.

Add one-time policy fee of [\$20.00] to the first premium.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**INDIANA**

**Attained Age Rates -- Effective [1/1/2013] -- Area I [(465-479)]**

**STANDARD ANNUAL RATES**

FEMALE RATES				Attained Age	MALE RATES			
Plan A	Plan F	Plan G	Plan N		Plan A	Plan F	Plan G	Plan N
[1,152.98	[1,420.84	[1,222.66	[973.64	<b>65</b>	[1,325.93	[1,633.96	[1,406.05	[1,119.69
1,152.98	1,420.84	1,222.66	973.64	<b>66</b>	1,325.93	1,633.96	1,406.05	1,119.69
1,204.88	1,482.75	1,282.15	1,019.33	<b>67</b>	1,385.61	1,705.17	1,474.47	1,172.23
1,256.17	1,541.87	1,338.96	1,063.61	<b>68</b>	1,444.59	1,773.15	1,539.80	1,223.15
1,306.56	1,602.36	1,397.09	1,107.90	<b>69</b>	1,502.54	1,842.72	1,606.65	1,274.09
1,355.34	1,658.58	1,451.11	1,149.61	<b>70</b>	1,558.63	1,907.37	1,668.78	1,322.05
1,395.84	1,712.89	1,503.29	1,191.51	<b>71</b>	1,605.22	1,969.82	1,728.79	1,370.24
1,436.35	1,767.18	1,555.47	1,233.41	<b>72</b>	1,651.81	2,032.26	1,788.79	1,418.41
1,476.87	1,821.49	1,607.66	1,275.30	<b>73</b>	1,698.40	2,094.71	1,848.81	1,466.60
1,517.38	1,875.79	1,659.84	1,317.19	<b>74</b>	1,744.99	2,157.16	1,908.82	1,514.77
1,559.45	1,932.03	1,713.73	1,360.45	<b>75</b>	1,793.37	2,221.83	1,970.80	1,564.51
1,595.75	1,990.15	1,768.16	1,406.00	<b>76</b>	1,835.12	2,288.67	2,033.38	1,616.91
1,632.62	2,049.24	1,823.50	1,452.34	<b>77</b>	1,877.52	2,356.63	2,097.03	1,670.19
1,671.73	2,111.41	1,881.64	1,500.95	<b>78</b>	1,922.49	2,428.12	2,163.88	1,726.08
1,711.50	2,174.69	1,940.83	1,550.44	<b>79</b>	1,968.23	2,500.90	2,231.95	1,783.01
1,751.94	2,239.12	2,001.09	1,600.85	<b>80</b>	2,014.73	2,574.98	2,301.26	1,840.98
1,797.37	2,318.37	2,074.69	1,654.24	<b>81</b>	2,066.97	2,666.13	2,385.89	1,913.87
1,843.64	2,399.21	2,149.77	1,728.91	<b>82</b>	2,120.18	2,759.09	2,472.22	1,988.24
1,892.62	2,484.11	2,228.54	1,796.67	<b>83</b>	2,176.52	2,856.72	2,562.82	2,066.17
1,942.58	2,570.81	2,309.00	1,865.90	<b>84</b>	2,233.96	2,956.43	2,655.35	2,145.78
1,993.50	2,659.35	2,391.18	1,936.62	<b>85</b>	2,292.52	3,058.24	2,749.86	2,227.12
2,047.92	2,752.74	2,477.15	2,010.25	<b>86</b>	2,355.10	3,165.65	2,848.73	2,311.78
2,103.65	2,848.63	2,565.45	2,085.90	<b>87</b>	2,419.19	3,275.93	2,950.27	2,398.78
2,160.72	2,947.09	2,656.12	2,163.62	<b>88</b>	2,484.82	3,389.16	3,054.54	2,488.16
2,216.98	3,045.18	2,746.52	2,241.26	<b>89</b>	2,549.52	3,501.95	3,158.50	2,577.45
2,272.29	3,142.65	2,836.44	2,318.63	<b>90</b>	2,613.14	3,614.05	3,261.91	2,666.42
2,326.09	3,242.63	2,928.37	2,398.44	<b>91</b>	2,675.00	3,729.03	3,367.63	2,758.21
2,380.90	3,344.69	3,022.20	2,479.93	<b>92</b>	2,738.03	3,846.39	3,475.53	2,851.92
2,431.93	3,442.04	3,111.83	2,558.08	<b>93</b>	2,796.72	3,958.35	3,578.60	2,941.80
2,483.79	3,541.12	3,203.06	2,637.65	<b>94</b>	2,856.37	4,072.29	3,683.51	3,033.30
2,536.51	3,641.98	3,295.92	2,718.66	<b>95</b>	2,916.98	4,188.28	3,790.31	3,126.46
2,587.24	3,714.82	3,361.84	2,773.04	<b>96</b>	2,975.32	4,272.04	3,866.12	3,188.99
2,638.98	3,789.11	3,429.07	2,828.49	<b>97</b>	3,034.83	4,357.48	3,943.44	3,252.77
2,691.76	3,864.90	3,497.66	2,885.06	<b>98</b>	3,095.53	4,444.63	4,022.30	3,317.82
2,745.60]	3,942.19]	3,567.61]	2,942.77]	<b>99</b>	3,157.44]	4,533.53]	4,102.75]	3,384.18]

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above quoted premium by 0.265, [for monthly list bill premiums, multiply the above quoted premium by 0.09,] and for monthly bank draft premiums, multiply the above-quoted premium by 0.0833.

Add one-time policy fee of [\$20.00] to the first premium.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**INDIANA**

**Attained Age Rates -- Effective [1/1/2013] -- Area II [(460-462)]**

**PREFERRED ANNUAL RATES**

FEMALE RATES				Attained Age	MALE RATES			
Plan A	Plan F	Plan G	Plan N		Plan A	Plan F	Plan G	Plan N
[1,177.71	[1,451.32	[1,248.88	[994.53	<b>65</b>	[1,354.37	[1,669.01	[1,436.21	[1,143.71
1,177.71	1,451.32	1,248.88	994.53	<b>66</b>	1,354.37	1,669.01	1,436.21	1,143.71
1,230.72	1,514.56	1,309.65	1,041.20	<b>67</b>	1,415.33	1,741.74	1,506.10	1,197.37
1,283.12	1,574.94	1,367.68	1,086.43	<b>68</b>	1,475.58	1,811.19	1,572.83	1,249.39
1,334.58	1,636.73	1,427.06	1,131.67	<b>69</b>	1,534.77	1,882.24	1,641.11	1,301.42
1,384.41	1,694.16	1,482.24	1,174.27	<b>70</b>	1,592.07	1,948.28	1,704.57	1,350.41
1,425.79	1,749.63	1,535.54	1,217.07	<b>71</b>	1,639.65	2,012.07	1,765.87	1,399.63
1,467.17	1,805.09	1,588.84	1,259.86	<b>72</b>	1,687.24	2,075.86	1,827.17	1,448.84
1,508.55	1,860.56	1,642.14	1,302.65	<b>73</b>	1,734.83	2,139.65	1,888.46	1,498.05
1,549.93	1,916.03	1,695.44	1,345.45	<b>74</b>	1,782.42	2,203.43	1,949.76	1,547.26
1,592.90	1,973.47	1,750.49	1,389.63	<b>75</b>	1,831.83	2,269.49	2,013.07	1,598.07
1,629.98	2,032.84	1,806.09	1,436.17	<b>76</b>	1,874.48	2,337.77	2,077.00	1,651.59
1,667.65	2,093.20	1,862.62	1,483.49	<b>77</b>	1,917.79	2,407.18	2,142.01	1,706.02
1,707.59	2,156.70	1,922.00	1,533.14	<b>78</b>	1,963.73	2,480.20	2,210.30	1,763.11
1,748.21	2,221.34	1,982.46	1,583.70	<b>79</b>	2,010.44	2,554.54	2,279.83	1,821.26
1,789.52	2,287.14	2,044.02	1,635.19	<b>80</b>	2,057.95	2,630.21	2,350.62	1,880.47
1,835.92	2,368.10	2,119.19	1,699.93	<b>81</b>	2,111.31	2,723.32	2,437.07	1,954.92
1,883.18	2,450.68	2,195.88	1,765.99	<b>82</b>	2,165.66	2,818.28	2,525.26	2,030.89
1,933.22	2,537.39	2,276.34	1,835.21	<b>83</b>	2,223.21	2,918.00	2,617.80	2,110.49
1,984.24	2,625.95	2,358.53	1,905.92	<b>84</b>	2,281.88	3,019.85	2,712.31	2,191.81
2,036.26	2,716.39	2,442.47	1,978.17	<b>85</b>	2,341.70	3,123.85	2,808.84	2,274.89
2,091.85	2,811.79	2,530.29	2,053.37	<b>86</b>	2,405.62	3,233.56	2,909.83	2,361.38
2,148.77	2,909.74	2,620.48	2,130.64	<b>87</b>	2,471.08	3,346.20	3,013.55	2,450.24
2,207.06	3,010.31	2,713.10	2,210.03	<b>88</b>	2,538.12	3,461.86	3,120.06	2,541.53
2,264.53	3,110.50	2,805.44	2,289.33	<b>89</b>	2,604.21	3,577.07	3,226.25	2,632.73
2,321.03	3,210.06	2,897.29	2,368.36	<b>90</b>	2,669.19	3,691.57	3,331.88	2,723.62
2,375.98	3,312.19	2,991.18	2,449.89	<b>91</b>	2,732.38	3,809.02	3,439.86	2,817.37
2,431.97	3,416.44	3,087.03	2,533.13	<b>92</b>	2,796.76	3,928.90	3,550.09	2,913.10
2,484.09	3,515.87	3,178.58	2,612.96	<b>93</b>	2,856.71	4,043.25	3,655.37	3,004.90
2,537.07	3,617.09	3,271.77	2,694.23	<b>94</b>	2,917.63	4,159.65	3,762.53	3,098.36
2,590.91	3,720.10	3,366.62	2,776.98	<b>95</b>	2,979.55	4,278.11	3,871.61	3,193.52
2,642.73	3,794.50	3,433.95	2,832.52	<b>96</b>	3,039.14	4,363.68	3,949.04	3,257.39
2,695.59	3,870.39	3,502.63	2,889.17	<b>97</b>	3,099.92	4,450.95	4,028.03	3,322.54
2,749.50	3,947.80	3,572.68	2,946.95	<b>98</b>	3,161.92	4,539.97	4,108.59	3,388.99
2,804.49]	4,026.76]	3,644.14]	3,005.89]	<b>99</b>	3,225.16]	4,630.77]	4,190.76]	3,456.77]

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above quoted premium by 0.265, [for monthly list bill premiums, multiply the above quoted premium by 0.09,] and for monthly bank draft premiums, multiply the above-quoted premium by 0.0833.

Add one-time policy fee of [\$20.00] to the first premium.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**INDIANA**

**Attained Age Rates -- Effective [1/1/2013] -- Area II [(460-462)]**

**STANDARD ANNUAL RATES**

FEMALE RATES				Attained Age	MALE RATES			
Plan A	Plan F	Plan G	Plan N		Plan A	Plan F	Plan G	Plan N
[1,295.48	[1,596.45	[1,373.77	[1,093.98	<b>65</b>	[1,489.81	[1,835.91	[1,579.83	[1,258.08
1,295.48	1,596.45	1,373.77	1,093.98	<b>66</b>	1,489.81	1,835.91	1,579.83	1,258.08
1,353.80	1,666.01	1,440.62	1,145.32	<b>67</b>	1,556.87	1,915.92	1,656.71	1,317.11
1,411.43	1,732.44	1,504.45	1,195.07	<b>68</b>	1,623.14	1,992.30	1,730.11	1,374.33
1,468.04	1,800.41	1,569.76	1,244.83	<b>69</b>	1,688.25	2,070.47	1,805.23	1,431.56
1,522.85	1,863.57	1,630.46	1,291.70	<b>70</b>	1,751.27	2,143.11	1,875.03	1,485.45
1,568.36	1,924.59	1,689.09	1,338.77	<b>71</b>	1,803.62	2,213.28	1,942.46	1,539.59
1,613.88	1,985.60	1,747.72	1,385.85	<b>72</b>	1,855.97	2,283.44	2,009.88	1,593.72
1,659.40	2,046.62	1,806.36	1,432.92	<b>73</b>	1,908.31	2,353.61	2,077.31	1,647.86
1,704.92	2,107.63	1,864.99	1,479.99	<b>74</b>	1,960.66	2,423.78	2,144.74	1,701.99
1,752.19	2,170.82	1,925.54	1,528.59	<b>75</b>	2,015.02	2,496.44	2,214.38	1,757.88
1,792.98	2,236.12	1,986.70	1,579.78	<b>76</b>	2,061.93	2,571.54	2,284.70	1,816.75
1,834.41	2,302.52	2,048.88	1,631.84	<b>77</b>	2,109.57	2,647.90	2,356.21	1,876.62
1,878.35	2,372.37	2,114.20	1,686.46	<b>78</b>	2,160.10	2,728.22	2,431.33	1,939.42
1,923.03	2,443.47	2,180.71	1,742.07	<b>79</b>	2,211.49	2,810.00	2,507.81	2,003.38
1,968.47	2,515.86	2,248.42	1,798.71	<b>80</b>	2,263.74	2,893.24	2,585.68	2,068.52
2,019.52	2,604.91	2,331.11	1,869.93	<b>81</b>	2,322.44	2,995.65	2,680.78	2,150.42
2,071.50	2,695.74	2,415.47	1,942.59	<b>82</b>	2,382.23	3,100.10	2,777.78	2,233.98
2,126.54	2,791.13	2,503.98	2,018.73	<b>83</b>	2,445.53	3,209.80	2,879.57	2,321.54
2,182.67	2,888.55	2,594.38	2,096.52	<b>84</b>	2,510.07	3,321.83	2,983.54	2,410.99
2,239.89	2,988.03	2,686.72	2,175.98	<b>85</b>	2,575.87	3,436.23	3,089.73	2,502.38
2,301.03	3,092.97	2,783.32	2,258.71	<b>86</b>	2,646.18	3,556.91	3,200.82	2,597.51
2,363.65	3,200.71	2,882.53	2,343.71	<b>87</b>	2,718.19	3,680.82	3,314.91	2,695.26
2,427.77	3,311.34	2,984.41	2,431.03	<b>88</b>	2,791.93	3,808.04	3,432.07	2,795.69
2,490.99	3,421.55	3,085.98	2,518.27	<b>89</b>	2,864.63	3,934.78	3,548.88	2,896.01
2,553.14	3,531.07	3,187.01	2,605.20	<b>90</b>	2,936.11	4,060.73	3,665.07	2,995.98
2,613.58	3,643.41	3,290.30	2,694.88	<b>91</b>	3,005.62	4,189.92	3,783.85	3,099.11
2,675.17	3,758.08	3,395.73	2,786.44	<b>92</b>	3,076.44	4,321.79	3,905.09	3,204.41
2,732.50	3,867.46	3,496.44	2,874.25	<b>93</b>	3,142.38	4,447.58	4,020.90	3,305.39
2,790.78	3,978.79	3,598.94	2,963.65	<b>94</b>	3,209.40	4,575.61	4,138.78	3,408.20
2,850.01	4,092.11	3,703.28	3,054.67	<b>95</b>	3,277.51	4,705.93	4,258.77	3,512.88
2,907.01	4,173.95	3,777.35	3,115.77	<b>96</b>	3,343.06	4,800.04	4,343.95	3,583.13
2,965.15	4,257.43	3,852.89	3,178.08	<b>97</b>	3,409.92	4,896.05	4,430.83	3,654.80
3,024.45	4,342.58	3,929.95	3,241.64	<b>98</b>	3,478.12	4,993.97	4,519.44	3,727.89
3,084.94]	4,429.43]	4,008.55]	3,306.48]	<b>99</b>	3,547.68]	5,093.85]	4,609.83]	3,802.45]

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above quoted premium by 0.265, [for monthly list bill premiums, multiply the above quoted premium by 0.09,] and for monthly bank draft premiums, multiply the above-quoted premium by 0.0833.

Add one-time policy fee of [\$20.00] to the first premium.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**INDIANA**

**Attained Age Rates -- Effective [1/1/2013] -- Area III [(463-464)]**

**PREFERRED ANNUAL RATES**

FEMALE RATES				Attained Age	MALE RATES			
Plan A	Plan F	Plan G	Plan N		Plan A	Plan F	Plan G	Plan N
[1,354.37	[1,669.02	[1,436.21	[1,143.71	<b>65</b>	[1,557.53	[1,919.36	[1,651.64	[1,315.27
1,354.37	1,669.02	1,436.21	1,143.71	<b>66</b>	1,557.53	1,919.36	1,651.64	1,315.27
1,415.33	1,741.74	1,506.10	1,197.38	<b>67</b>	1,627.63	2,003.00	1,732.02	1,376.98
1,475.59	1,811.18	1,572.83	1,249.39	<b>68</b>	1,696.92	2,082.87	1,808.75	1,436.80
1,534.77	1,882.24	1,641.12	1,301.42	<b>69</b>	1,764.99	2,164.58	1,887.28	1,496.63
1,592.07	1,948.28	1,704.58	1,350.41	<b>70</b>	1,830.88	2,240.52	1,960.26	1,552.97
1,639.66	2,012.07	1,765.87	1,399.63	<b>71</b>	1,885.60	2,313.88	2,030.75	1,609.57
1,687.25	2,075.85	1,827.17	1,448.84	<b>72</b>	1,940.33	2,387.24	2,101.25	1,666.17
1,734.83	2,139.64	1,888.46	1,498.05	<b>73</b>	1,995.05	2,460.60	2,171.73	1,722.76
1,782.42	2,203.43	1,949.76	1,547.27	<b>74</b>	2,049.78	2,533.94	2,242.22	1,779.35
1,831.84	2,269.49	2,013.06	1,598.07	<b>75</b>	2,106.60	2,609.91	2,315.03	1,837.78
1,874.48	2,337.77	2,077.00	1,651.60	<b>76</b>	2,155.65	2,688.44	2,388.55	1,899.33
1,917.80	2,407.18	2,142.01	1,706.01	<b>77</b>	2,205.46	2,768.26	2,463.31	1,961.92
1,963.73	2,480.21	2,210.30	1,763.11	<b>78</b>	2,258.29	2,852.23	2,541.85	2,027.58
2,010.44	2,554.54	2,279.83	1,821.26	<b>79</b>	2,312.01	2,937.72	2,621.80	2,094.45
2,057.95	2,630.21	2,350.62	1,880.47	<b>80</b>	2,366.64	3,024.74	2,703.21	2,162.54
2,111.31	2,723.32	2,437.07	1,954.92	<b>81</b>	2,428.01	3,131.82	2,802.63	2,248.16
2,165.66	2,818.28	2,525.26	2,030.89	<b>82</b>	2,490.51	3,241.02	2,904.05	2,335.52
2,223.20	2,918.00	2,617.79	2,110.49	<b>83</b>	2,556.69	3,355.70	3,010.47	2,427.06
2,281.88	3,019.84	2,712.31	2,191.81	<b>84</b>	2,624.16	3,472.83	3,119.16	2,520.58
2,341.70	3,123.85	2,808.84	2,274.90	<b>85</b>	2,692.96	3,592.43	3,230.17	2,616.12
2,405.63	3,233.56	2,909.83	2,361.38	<b>86</b>	2,766.46	3,718.59	3,346.30	2,715.59
2,471.09	3,346.20	3,013.55	2,450.24	<b>87</b>	2,841.74	3,848.13	3,465.58	2,817.78
2,538.12	3,461.86	3,120.07	2,541.53	<b>88</b>	2,918.84	3,981.14	3,588.07	2,922.76
2,604.21	3,577.08	3,226.26	2,632.73	<b>89</b>	2,994.84	4,113.63	3,710.19	3,027.64
2,669.18	3,691.57	3,331.88	2,723.61	<b>90</b>	3,069.57	4,245.31	3,831.66	3,132.16
2,732.38	3,809.02	3,439.86	2,817.37	<b>91</b>	3,142.24	4,380.37	3,955.84	3,239.98
2,796.77	3,928.91	3,550.08	2,913.10	<b>92</b>	3,216.27	4,518.24	4,082.60	3,350.07
2,856.70	4,043.25	3,655.37	3,004.90	<b>93</b>	3,285.22	4,649.74	4,203.68	3,455.64
2,917.63	4,159.65	3,762.54	3,098.36	<b>94</b>	3,355.27	4,783.60	4,326.91	3,563.11
2,979.55	4,278.12	3,871.61	3,193.53	<b>95</b>	3,426.48	4,919.83	4,452.35	3,672.55
3,039.14	4,363.68	3,949.04	3,257.40	<b>96</b>	3,495.01	5,018.23	4,541.40	3,746.00
3,099.93	4,450.95	4,028.02	3,322.55	<b>97</b>	3,564.91	5,118.59	4,632.23	3,820.92
3,161.93	4,539.97	4,108.58	3,388.99	<b>98</b>	3,636.21	5,220.97	4,724.88	3,897.34
3,225.16]	4,630.77]	4,190.76]	3,456.77]	<b>99</b>	3,708.93]	5,325.39]	4,819.37]	3,975.29]

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above quoted premium by 0.265, [for monthly list bill premiums, multiply the above quoted premium by 0.09,] and for monthly bank draft premiums, multiply the above-quoted premium by 0.0833.

Add one-time policy fee of [\$20.00] to the first premium.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**INDIANA**

**Attained Age Rates -- Effective [1/1/2013] -- Area III [(463-464)]**

**STANDARD ANNUAL RATES**

FEMALE RATES				Attained Age	MALE RATES			
Plan A	Plan F	Plan G	Plan N		Plan A	Plan F	Plan G	Plan N
[1,489.80	[1,835.92	[1,579.84	[1,258.08	<b>65</b>	[1,713.28	[2,111.30	[1,816.80	[1,446.79
1,489.80	1,835.92	1,579.84	1,258.08	<b>66</b>	1,713.28	2,111.30	1,816.80	1,446.79
1,556.87	1,915.91	1,656.71	1,317.12	<b>67</b>	1,790.40	2,203.31	1,905.22	1,514.68
1,623.14	1,992.31	1,730.12	1,374.33	<b>68</b>	1,866.61	2,291.15	1,989.63	1,580.48
1,688.25	2,070.47	1,805.22	1,431.55	<b>69</b>	1,941.49	2,381.04	2,076.01	1,646.29
1,751.28	2,143.11	1,875.03	1,485.46	<b>70</b>	2,013.96	2,464.58	2,156.28	1,708.27
1,803.61	2,213.28	1,942.45	1,539.59	<b>71</b>	2,074.16	2,545.27	2,233.83	1,770.53
1,855.96	2,283.44	2,009.88	1,593.73	<b>72</b>	2,134.37	2,625.96	2,311.36	1,832.78
1,908.31	2,353.61	2,077.31	1,647.86	<b>73</b>	2,194.56	2,706.65	2,388.91	1,895.04
1,960.66	2,423.77	2,144.74	1,701.99	<b>74</b>	2,254.76	2,787.35	2,466.45	1,957.29
2,015.02	2,496.44	2,214.37	1,757.88	<b>75</b>	2,317.27	2,870.91	2,546.54	2,021.56
2,061.93	2,571.54	2,284.71	1,816.75	<b>76</b>	2,371.22	2,957.27	2,627.41	2,089.26
2,109.57	2,647.90	2,356.21	1,876.62	<b>77</b>	2,426.01	3,045.09	2,709.64	2,158.11
2,160.10	2,728.23	2,431.33	1,939.43	<b>78</b>	2,484.12	3,137.45	2,796.03	2,230.33
2,211.48	2,809.99	2,507.82	2,003.38	<b>79</b>	2,543.21	3,231.50	2,883.98	2,303.89
2,263.74	2,893.24	2,585.68	2,068.52	<b>80</b>	2,603.30	3,327.23	2,973.53	2,378.80
2,322.45	2,995.65	2,680.78	2,150.42	<b>81</b>	2,670.81	3,445.00	3,082.90	2,472.98
2,382.23	3,100.10	2,777.79	2,233.98	<b>82</b>	2,739.56	3,565.12	3,194.45	2,569.08
2,445.52	3,209.80	2,879.58	2,321.54	<b>83</b>	2,812.36	3,691.27	3,311.51	2,669.77
2,510.07	3,321.83	2,983.54	2,411.00	<b>84</b>	2,886.58	3,820.10	3,431.07	2,772.64
2,575.87	3,436.23	3,089.73	2,502.38	<b>85</b>	2,962.25	3,951.66	3,553.19	2,877.74
2,646.18	3,556.92	3,200.82	2,597.52	<b>86</b>	3,043.11	4,090.45	3,680.94	2,987.14
2,718.20	3,680.82	3,314.91	2,695.27	<b>87</b>	3,125.92	4,232.94	3,812.15	3,099.55
2,791.94	3,808.04	3,432.07	2,795.68	<b>88</b>	3,210.72	4,379.25	3,946.88	3,215.04
2,864.64	3,934.78	3,548.88	2,896.01	<b>89</b>	3,294.32	4,525.00	4,081.21	3,330.41
2,936.11	4,060.73	3,665.06	2,995.98	<b>90</b>	3,376.53	4,669.84	4,214.83	3,445.38
3,005.62	4,189.92	3,783.85	3,099.11	<b>91</b>	3,456.46	4,818.41	4,351.43	3,563.98
3,076.45	4,321.79	3,905.09	3,204.41	<b>92</b>	3,537.91	4,970.06	4,490.85	3,685.07
3,142.38	4,447.58	4,020.91	3,305.39	<b>93</b>	3,613.74	5,114.72	4,624.04	3,801.20
3,209.40	4,575.61	4,138.78	3,408.20	<b>94</b>	3,690.81	5,261.95	4,759.60	3,919.43
3,277.51	4,705.93	4,258.77	3,512.87	<b>95</b>	3,769.14	5,411.82	4,897.59	4,039.81
3,343.06	4,800.04	4,343.95	3,583.14	<b>96</b>	3,844.52	5,520.05	4,995.54	4,120.60
3,409.92	4,896.04	4,430.82	3,654.79	<b>97</b>	3,921.41	5,630.46	5,095.45	4,203.02
3,478.12	4,993.97	4,519.44	3,727.89	<b>98</b>	3,999.84	5,743.07	5,197.36	4,287.07
3,547.68]	5,093.84]	4,609.83]	3,802.45]	<b>99</b>	4,079.83]	5,857.93]	5,301.30]	4,372.82]

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Add one-time policy fee of [\$20.00] to the first premium.

Locate appropriate Area according to the applicant's ZIP Code in the ZIP Code chart below.

**INDIANA ZIP CODES:**

<u>Area</u>	<u>3 Digit ZIP Codes</u>
Area I	[465-479]
[Area II	[460-462]]
[Area III	[463-464]]

SPECIMEN