

# 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**

**NEBRASKA**

**Attained Age Rates -- Effective [1/1/2013] -- Area I [(682-684, 686-693)]**

**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
[965.72	[1,190.08	[1,024.08	[815.51	<b>65</b>	[1,110.58	[1,368.59	[1,177.69	[937.84
965.72	1,190.08	1,024.08	815.51	<b>66</b>	1,110.58	1,368.59	1,177.69	937.84
1,009.19	1,241.94	1,073.91	853.78	<b>67</b>	1,160.57	1,428.23	1,235.00	981.84
1,052.16	1,291.45	1,121.50	890.87	<b>68</b>	1,209.98	1,485.18	1,289.72	1,024.50
1,094.36	1,342.12	1,170.19	927.97	<b>69</b>	1,258.51	1,543.44	1,345.71	1,067.16
1,135.22	1,389.21	1,215.44	962.90	<b>70</b>	1,305.50	1,597.59	1,397.75	1,107.34
1,169.15	1,434.70	1,259.14	998.00	<b>71</b>	1,344.51	1,649.90	1,448.01	1,147.70
1,203.08	1,480.17	1,302.85	1,033.09	<b>72</b>	1,383.54	1,702.21	1,498.28	1,188.05
1,237.01	1,525.66	1,346.55	1,068.17	<b>73</b>	1,422.56	1,754.51	1,548.54	1,228.40
1,270.94	1,571.14	1,390.26	1,103.27	<b>74</b>	1,461.58	1,806.81	1,598.80	1,268.75
1,306.18	1,618.25	1,435.40	1,139.50	<b>75</b>	1,502.10	1,860.98	1,650.72	1,310.42
1,336.58	1,666.93	1,480.99	1,177.66	<b>76</b>	1,537.07	1,916.97	1,703.14	1,354.30
1,367.47	1,716.42	1,527.35	1,216.46	<b>77</b>	1,572.59	1,973.89	1,756.45	1,398.94
1,400.22	1,768.49	1,576.04	1,257.17	<b>78</b>	1,610.26	2,033.76	1,812.45	1,445.75
1,433.53	1,821.50	1,625.62	1,298.63	<b>79</b>	1,648.56	2,094.72	1,869.46	1,493.43
1,467.41	1,875.45	1,676.10	1,340.86	<b>80</b>	1,687.52	2,156.77	1,927.51	1,541.99
1,505.45	1,941.84	1,737.74	1,393.94	<b>81</b>	1,731.27	2,233.12	1,998.40	1,603.03
1,544.21	2,009.56	1,800.62	1,448.11	<b>82</b>	1,775.84	2,310.99	2,070.71	1,665.33
1,585.24	2,080.66	1,866.60	1,504.87	<b>83</b>	1,823.03	2,392.76	2,146.60	1,730.60
1,627.08	2,153.28	1,933.99	1,562.85	<b>84</b>	1,871.14	2,476.28	2,224.09	1,797.28
1,669.73	2,227.44	2,002.83	1,622.10	<b>85</b>	1,920.19	2,561.56	2,303.25	1,865.41
1,715.32	2,305.67	2,074.84	1,683.76	<b>86</b>	1,972.61	2,651.52	2,386.06	1,936.33
1,761.99	2,385.99	2,148.79	1,747.12	<b>87</b>	2,026.29	2,743.88	2,471.11	2,009.20
1,809.79	2,468.45	2,224.74	1,812.22	<b>88</b>	2,081.26	2,838.73	2,558.45	2,084.05
1,856.91	2,550.61	2,300.46	1,877.25	<b>89</b>	2,135.45	2,933.20	2,645.53	2,158.84
1,903.24	2,632.25	2,375.78	1,942.06	<b>90</b>	2,188.74	3,027.09	2,732.14	2,233.37
1,948.30	2,716.00	2,452.77	2,008.91	<b>91</b>	2,240.55	3,123.40	2,820.69	2,310.24
1,994.22	2,801.48	2,531.36	2,077.17	<b>92</b>	2,293.34	3,221.70	2,911.07	2,388.74
2,036.95	2,883.01	2,606.44	2,142.63	<b>93</b>	2,342.50	3,315.47	2,997.40	2,464.02
2,080.40	2,966.01	2,682.85	2,209.27	<b>94</b>	2,392.46	3,410.91	3,085.27	2,540.66
2,124.55	3,050.48	2,760.63	2,277.12	<b>95</b>	2,443.23	3,508.05	3,174.72	2,618.69
2,167.04	3,111.49	2,815.84	2,322.67	<b>96</b>	2,492.09	3,578.22	3,238.21	2,671.06
2,210.38	3,173.72	2,872.16	2,369.12	<b>97</b>	2,541.93	3,649.78	3,302.98	2,724.48
2,254.59	3,237.20	2,929.60	2,416.50	<b>98</b>	2,592.77	3,722.78	3,369.04	2,778.97
2,299.68]	3,301.94]	2,988.19]	2,464.83]	<b>99</b>	2,644.63]	3,797.23]	3,436.42]	2,834.55]

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 enrollment fee of [\$20.00] to the first premium.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**NEBRASKA**

**Attained Age Rates -- Effective [1/1/2013] -- Area I [(682-684, 686-693)]**

**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
[1,062.29	[1,309.09	[1,126.49	[897.06	<b>65</b>	[1,221.64	[1,505.45	[1,295.46	[1,031.63
1,062.29	1,309.09	1,126.49	897.06	<b>66</b>	1,221.64	1,505.45	1,295.46	1,031.63
1,110.12	1,366.13	1,181.31	939.16	<b>67</b>	1,276.63	1,571.05	1,358.50	1,080.03
1,157.37	1,420.60	1,233.65	979.96	<b>68</b>	1,330.97	1,633.69	1,418.69	1,126.95
1,203.79	1,476.34	1,287.20	1,020.76	<b>69</b>	1,384.37	1,697.79	1,480.29	1,173.88
1,248.74	1,528.13	1,336.98	1,059.19	<b>70</b>	1,436.04	1,757.35	1,537.52	1,218.07
1,286.06	1,578.16	1,385.05	1,097.79	<b>71</b>	1,478.97	1,814.89	1,592.82	1,262.46
1,323.38	1,628.19	1,433.13	1,136.40	<b>72</b>	1,521.90	1,872.42	1,648.10	1,306.85
1,360.71	1,678.23	1,481.22	1,174.99	<b>73</b>	1,564.81	1,929.96	1,703.39	1,351.25
1,398.03	1,728.26	1,529.29	1,213.59	<b>74</b>	1,607.74	1,987.50	1,758.69	1,395.63
1,436.80	1,780.07	1,578.94	1,253.44	<b>75</b>	1,652.32	2,047.08	1,815.79	1,441.46
1,470.24	1,833.62	1,629.09	1,295.42	<b>76</b>	1,690.78	2,108.66	1,873.45	1,489.74
1,504.22	1,888.07	1,680.08	1,338.11	<b>77</b>	1,729.85	2,171.28	1,932.09	1,538.83
1,540.25	1,945.34	1,733.64	1,382.90	<b>78</b>	1,771.28	2,237.14	1,993.69	1,590.32
1,576.88	2,003.65	1,788.18	1,428.50	<b>79</b>	1,813.42	2,304.20	2,056.40	1,642.77
1,614.15	2,063.01	1,843.70	1,474.94	<b>80</b>	1,856.27	2,372.46	2,120.26	1,696.19
1,656.01	2,136.03	1,911.51	1,533.34	<b>81</b>	1,904.40	2,456.43	2,198.24	1,763.34
1,698.63	2,210.51	1,980.69	1,592.92	<b>82</b>	1,953.43	2,542.08	2,277.78	1,831.86
1,743.76	2,288.73	2,053.26	1,655.36	<b>83</b>	2,005.33	2,632.04	2,361.25	1,903.66
1,789.79	2,368.61	2,127.39	1,719.15	<b>84</b>	2,058.26	2,723.90	2,446.50	1,977.01
1,836.71	2,450.18	2,203.11	1,784.30	<b>85</b>	2,112.21	2,817.71	2,533.58	2,051.95
1,886.84	2,536.24	2,282.32	1,852.14	<b>86</b>	2,169.87	2,916.67	2,624.67	2,129.96
1,938.19	2,624.58	2,363.67	1,921.84	<b>87</b>	2,228.92	3,018.27	2,718.23	2,210.11
1,990.77	2,715.30	2,447.22	1,993.44	<b>88</b>	2,289.38	3,122.59	2,814.30	2,292.47
2,042.61	2,805.67	2,530.50	2,064.98	<b>89</b>	2,349.00	3,226.52	2,910.08	2,374.73
2,093.57	2,895.48	2,613.35	2,136.26	<b>90</b>	2,407.61	3,329.80	3,005.36	2,456.70
2,143.14	2,987.60	2,698.05	2,209.80	<b>91</b>	2,464.61	3,435.73	3,102.76	2,541.27
2,193.64	3,081.63	2,784.50	2,284.88	<b>92</b>	2,522.68	3,543.87	3,202.17	2,627.62
2,240.65	3,171.32	2,867.08	2,356.89	<b>93</b>	2,576.75	3,647.02	3,297.14	2,710.42
2,288.44	3,262.61	2,951.13	2,430.19	<b>94</b>	2,631.71	3,752.00	3,393.80	2,794.72
2,337.01	3,355.53	3,036.69	2,504.83	<b>95</b>	2,687.56	3,858.86	3,492.19	2,880.56
2,383.75	3,422.64	3,097.43	2,554.93	<b>96</b>	2,741.31	3,936.03	3,562.04	2,938.17
2,431.42	3,491.09	3,159.37	2,606.03	<b>97</b>	2,796.13	4,014.76	3,633.28	2,996.94
2,480.05	3,560.92	3,222.56	2,658.14	<b>98</b>	2,852.06	4,095.06	3,705.94	3,056.87
2,529.65]	3,632.13]	3,287.01]	2,711.31]	<b>99</b>	2,909.10]	4,176.96]	3,780.06]	3,118.01]

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 enrollment fee of [\$20.00] to the first premium.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**NEBRASKA**

**Attained Age Rates -- Effective [1/1/2013] -- Area II [(680-681, 685)]**

**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
[1,083.49	[1,335.21	[1,148.97	[914.97	<b>65</b>	[1,246.02	[1,535.49	[1,321.31	[1,052.21
1,083.49	1,335.21	1,148.97	914.97	<b>66</b>	1,246.02	1,535.49	1,321.31	1,052.21
1,132.26	1,393.40	1,204.88	957.90	<b>67</b>	1,302.10	1,602.40	1,385.61	1,101.58
1,180.47	1,448.94	1,258.27	999.52	<b>68</b>	1,357.53	1,666.29	1,447.00	1,149.44
1,227.81	1,505.79	1,312.90	1,041.14	<b>69</b>	1,411.99	1,731.66	1,509.82	1,197.31
1,273.66	1,558.63	1,363.66	1,080.33	<b>70</b>	1,464.70	1,792.42	1,568.20	1,242.38
1,311.73	1,609.66	1,412.70	1,119.70	<b>71</b>	1,508.48	1,851.10	1,624.60	1,287.66
1,349.80	1,660.68	1,461.73	1,159.07	<b>72</b>	1,552.26	1,909.79	1,681.00	1,332.93
1,387.87	1,711.72	1,510.77	1,198.44	<b>73</b>	1,596.04	1,968.48	1,737.38	1,378.21
1,425.94	1,762.75	1,559.80	1,237.81	<b>74</b>	1,639.83	2,027.16	1,793.78	1,423.48
1,465.47	1,815.59	1,610.45	1,278.46	<b>75</b>	1,685.28	2,087.93	1,852.02	1,470.22
1,499.58	1,870.21	1,661.60	1,321.28	<b>76</b>	1,724.52	2,150.75	1,910.84	1,519.46
1,534.24	1,925.74	1,713.61	1,364.81	<b>77</b>	1,764.37	2,214.61	1,970.65	1,569.54
1,570.98	1,984.16	1,768.24	1,410.49	<b>78</b>	1,806.63	2,281.78	2,033.48	1,622.06
1,608.35	2,043.63	1,823.86	1,457.00	<b>79</b>	1,849.60	2,350.18	2,097.44	1,675.56
1,646.36	2,104.17	1,880.50	1,504.37	<b>80</b>	1,893.31	2,419.79	2,162.57	1,730.03
1,689.05	2,178.65	1,949.65	1,563.94	<b>81</b>	1,942.41	2,505.45	2,242.10	1,798.53
1,732.53	2,254.63	2,020.21	1,624.71	<b>82</b>	1,992.41	2,592.82	2,323.24	1,868.42
1,778.56	2,334.40	2,094.23	1,688.39	<b>83</b>	2,045.35	2,684.56	2,408.38	1,941.65
1,825.50	2,415.87	2,169.85	1,753.45	<b>84</b>	2,099.33	2,778.26	2,495.33	2,016.47
1,873.36	2,499.08	2,247.07	1,819.92	<b>85</b>	2,154.36	2,873.94	2,584.13	2,092.90
1,924.50	2,586.85	2,327.87	1,889.10	<b>86</b>	2,213.17	2,974.88	2,677.04	2,172.47
1,976.87	2,676.96	2,410.84	1,960.19	<b>87</b>	2,273.39	3,078.50	2,772.47	2,254.22
2,030.50	2,769.49	2,496.05	2,033.23	<b>88</b>	2,335.07	3,184.91	2,870.46	2,338.21
2,083.37	2,861.66	2,581.00	2,106.18	<b>89</b>	2,395.87	3,290.90	2,968.15	2,422.11
2,135.35	2,953.26	2,665.51	2,178.89	<b>90</b>	2,455.65	3,396.24	3,065.33	2,505.73
2,185.90	3,047.21	2,751.89	2,253.90	<b>91</b>	2,513.79	3,504.30	3,164.67	2,591.98
2,237.41	3,143.12	2,840.07	2,330.48	<b>92</b>	2,573.02	3,614.59	3,266.08	2,680.05
2,285.36	3,234.60	2,924.29	2,403.92	<b>93</b>	2,628.17	3,719.79	3,362.94	2,764.51
2,334.10	3,327.72	3,010.03	2,478.69	<b>94</b>	2,684.22	3,826.88	3,461.53	2,850.49
2,383.64	3,422.49	3,097.29	2,554.82	<b>95</b>	2,741.19	3,935.86	3,561.88	2,938.04
2,431.31	3,490.94	3,159.23	2,605.92	<b>96</b>	2,796.01	4,014.59	3,633.12	2,996.80
2,479.94	3,560.76	3,222.42	2,658.04	<b>97</b>	2,851.93	4,094.87	3,705.79	3,056.74
2,529.54	3,631.98	3,286.87	2,711.19	<b>98</b>	2,908.97	4,176.77	3,779.90	3,117.87
2,580.13]	3,704.62]	3,352.61]	2,765.42]	<b>99</b>	2,967.15]	4,260.31]	3,855.50]	3,180.23]

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 enrollment fee of [\$20.00] to the first premium.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**NEBRASKA**

**Attained Age Rates -- Effective [1/1/2013] -- Area II [(680-681, 685)]**

**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
[1,191.84	[1,468.73	[1,263.87	[1,006.46	<b>65</b>	[1,370.63	[1,689.04	[1,453.44	[1,157.43
1,191.84	1,468.73	1,263.87	1,006.46	<b>66</b>	1,370.63	1,689.04	1,453.44	1,157.43
1,245.50	1,532.73	1,325.37	1,053.69	<b>67</b>	1,432.32	1,762.65	1,524.17	1,211.74
1,298.52	1,593.84	1,384.09	1,099.46	<b>68</b>	1,493.29	1,832.92	1,591.70	1,264.38
1,350.60	1,656.38	1,444.18	1,145.24	<b>69</b>	1,553.19	1,904.83	1,660.81	1,317.04
1,401.02	1,714.48	1,500.02	1,188.36	<b>70</b>	1,611.17	1,971.66	1,725.03	1,366.61
1,442.89	1,770.62	1,553.96	1,231.67	<b>71</b>	1,659.33	2,036.22	1,787.06	1,416.42
1,484.77	1,826.75	1,607.90	1,274.98	<b>72</b>	1,707.49	2,100.76	1,849.09	1,466.22
1,526.65	1,882.89	1,661.85	1,318.29	<b>73</b>	1,755.65	2,165.32	1,911.13	1,516.03
1,568.53	1,939.02	1,715.79	1,361.59	<b>74</b>	1,803.81	2,229.88	1,973.16	1,565.83
1,612.01	1,997.15	1,771.50	1,406.30	<b>75</b>	1,853.82	2,296.72	2,037.23	1,617.25
1,649.54	2,057.23	1,827.76	1,453.40	<b>76</b>	1,896.98	2,365.82	2,101.92	1,671.41
1,687.66	2,118.32	1,884.97	1,501.29	<b>77</b>	1,940.80	2,436.07	2,167.71	1,726.49
1,728.08	2,182.58	1,945.06	1,551.54	<b>78</b>	1,987.29	2,509.96	2,236.82	1,784.27
1,769.19	2,247.99	2,006.25	1,602.70	<b>79</b>	2,034.57	2,585.20	2,307.19	1,843.11
1,810.99	2,314.59	2,068.55	1,654.81	<b>80</b>	2,082.64	2,661.78	2,378.83	1,903.04
1,857.96	2,396.52	2,144.62	1,720.34	<b>81</b>	2,136.64	2,756.00	2,466.32	1,978.39
1,905.78	2,480.08	2,222.23	1,787.18	<b>82</b>	2,191.65	2,852.09	2,555.56	2,055.26
1,956.42	2,567.84	2,303.66	1,857.23	<b>83</b>	2,249.89	2,953.02	2,649.20	2,135.82
2,008.06	2,657.47	2,386.83	1,928.80	<b>84</b>	2,309.26	3,056.08	2,744.86	2,218.11
2,060.70	2,748.99	2,471.78	2,001.90	<b>85</b>	2,369.80	3,161.33	2,842.55	2,302.19
2,116.95	2,845.53	2,560.65	2,078.01	<b>86</b>	2,434.49	3,272.36	2,944.75	2,389.71
2,174.56	2,944.65	2,651.93	2,156.21	<b>87</b>	2,500.73	3,386.35	3,049.72	2,479.64
2,233.55	3,046.43	2,745.66	2,236.55	<b>88</b>	2,568.58	3,503.40	3,157.50	2,572.03
2,291.71	3,147.83	2,839.10	2,316.81	<b>89</b>	2,635.46	3,620.00	3,264.97	2,664.33
2,348.89	3,248.58	2,932.05	2,396.78	<b>90</b>	2,701.22	3,735.87	3,371.86	2,756.30
2,404.49	3,351.94	3,027.08	2,479.29	<b>91</b>	2,765.17	3,854.73	3,481.14	2,851.18
2,461.16	3,457.43	3,124.07	2,563.52	<b>92</b>	2,830.32	3,976.05	3,592.68	2,948.06
2,513.90	3,558.06	3,216.72	2,644.31	<b>93</b>	2,890.99	4,091.77	3,699.23	3,040.96
2,567.52	3,660.49	3,311.02	2,726.56	<b>94</b>	2,952.65	4,209.56	3,807.68	3,135.54
2,622.01	3,764.74	3,407.02	2,810.30	<b>95</b>	3,015.31	4,329.46	3,918.07	3,231.85
2,674.45	3,840.03	3,475.16	2,866.51	<b>96</b>	3,075.62	4,416.04	3,996.43	3,296.48
2,727.94	3,916.84	3,544.66	2,923.83	<b>97</b>	3,137.13	4,504.37	4,076.36	3,362.42
2,782.49	3,995.17	3,615.55	2,982.31	<b>98</b>	3,199.87	4,594.45	4,157.88	3,429.66
2,838.14]	4,075.08]	3,687.87]	3,041.96]	<b>99</b>	3,263.87]	4,686.34]	4,241.04]	3,498.25]

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 enrollment fee of [\$20.00] to the first premium.

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

**NEBRASKA ZIP CODES:**

<u>Area</u>	<u>3 Digit ZIP Codes</u>
Area I	[682-684, 686-693]
[Area II	[682-681, 685]]

SPECIMEN