

Iowa Standardized Medicare Supplement Rate Changes

Report Date: 3/17/2025 1:40:25 PM

Accendo Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA Medicare supplement – ACCMSP19A IA et al	3/1/2024	15.0%					15.0%	15.0%										15.0%
Modernized MIPPA Medicare supplement – ACCMSP19A IA et al	3/1/2023	9.0%					8.0%	9.0%										4.0%
Modernized MIPPA Medicare supplement – ACCMSP19A IA et al	3/1/2022	9.0%					9.0%	9.0%										0.0%

ACE Property and Casualty Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA plans 15035-IA-G et al	8/1/2024	8.0%					12.0%	12.0%					8.0%					8.0%
Standardized MIPPA plans 15035-IA-G et al	8/1/2023	5.0%					4.0%	5.0%					4.0%					4.0%

Aetna Health and Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Forms AHLMSP14F IA et al – 2010 MIPPA standardized plans	4/1/2025		17.8%				17.8%	17.8%				17.8%						17.8%
Forms AHLMSP14F IA et al – 2010 MIPPA standardized plans	4/1/2024		12.0%				12.0%	12.0%				12.0%						12.0%
Forms AHLMSP14F IA et al – 2010 MIPPA standardized plans	4/1/2023		11.0%				11.0%	11.0%				11.0%						11.0%
Forms AHLMSP14F IA et al – 2010 MIPPA standardized plans	4/1/2022		12.0%				12.0%	12.0%				12.0%						12.0%

Aetna Health Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA AHIMSP19G et al	4/1/2025	19.9%	19.9%				19.9%	19.9%					0.0%					19.9%
Modernized MIPPA AHIMSP19G et al	4/1/2024	18.0%	18.0%				18.0%	18.0%					0.0%					18.0%
Modernized MIPPA AHIMSP19G et al	4/1/2023	9.0%	9.0%				9.0%	9.0%					0.0%					6.0%
Modernized MIPPA AHIMSP19G et al	3/1/2022	9.0%	9.0%				9.0%	9.0%					0.0%					9.0%

Aetna Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA Group plans A, B, F, G, and N	6/1/2024	0.0%	0.0%				0.0%	0.0%										0.0%
2010 MIPPA Group plans A, B, F, G, and N	6/1/2023	0.0%	0.0%				0.0%	0.0%										0.0%
2010 MIPPA Group plans A, B, F, G, and N	6/1/2022	0.0%	0.0%				0.0%	0.0%										0.0%
2010 MIPPA Group plans A, B, F, G, and N	6/1/2021	0.0%	0.0%				0.0%	0.0%										0.0%
2010 MIPPA IND GR-11613 A 01, B 01, F 01, G 01, and N 01	2/1/2025						8.1%											
2010 MIPPA IND GR-11613 A 01, B 01, F 01, G 01, and N 01	1/1/2024	0.0%	0.0%				0.0%	0.0%										0.0%
2010 MIPPA IND GR-11613 A 01, B 01, F 01, G 01, and N 01	1/1/2023	0.0%	0.0%				0.0%	0.0%										0.0%
2010 MIPPA IND GR-11613 A 01, B 01, F 01, G 01, and N 01	1/1/2022	5.5%	5.5%				5.5%	5.5%										5.5%

Allianz Life Insurance Company of North America

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
N-1084-P et al	12/23/2024						0.0%											
N-1084-P et al	12/14/2023			0.0%			0.0%											
N-1084-P et al	12/15/2022			0.0%			0.0%											
N-1084-P et al	12/29/2021			0.0%			0.0%											

American Benefit Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA ABLMSP21G et al	8/1/2024	12.0%					12.0%	12.0%										9.0%
Modernized MIPPA ABLMSP21G et al	8/1/2023	3.0%					3.0%	3.0%										3.0%

American Continental Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 Modernized MIPPA ACIMSP17F IA et al	8/1/2024	17.9%	17.9%				17.9%	17.9%				17.9%						17.9%
2010 Modernized MIPPA ACIMSP17F IA et al	8/1/2023	15.0%	15.0%				15.0%	15.0%				15.0%						15.0%
2010 Modernized MIPPA ACIMSP17F IA et al	8/1/2022	12.0%	12.0%				12.0%	12.0%				12.0%						12.0%
2010 Modernized MIPPA ACIMSP17F IA et al	8/1/2021	14.0%	14.0%				14.0%	14.0%				14.0%						14.0%

American Family Life Assurance Company - AFLAC

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA A19MSFRIA et al	2/1/2025						8.0%	8.0%										5.0%
2010 MIPPA A19MSFRIA et al	2/1/2024	0.0%		0.0%	8.0%		8.0%	5.0%										5.0%
2010 MIPPA A19MSFRIA et al	1/1/2023	6.0%		6.0%	8.0%		8.0%	6.0%										6.0%
2010 MIPPA A19MSFRIA et al	12/15/2021	6.0%		6.0%	8.0%		8.0%	6.0%										6.0%
A-1940F-28 et al	10/1/2023	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%										
A-1940F-28 et al	10/1/2022	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%										

American Family Mutual Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
H-65	4/1/2025	7.0%		7.0%			7.0%									7.0%		
H-65	4/1/2024	4.7%		4.7%			4.7%									4.7%		
H-65	4/1/2023	0.0%		0.0%			0.0%									0.0%		
H-65	4/1/2022	0.0%		0.0%			0.0%									0.0%		

====>>> All Plan Ks lapsed pursuant to the 2-18-2013 filing.

American Home Life Insurance Company (The)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 Standardized MIPPA plans AMHMSP22G et al	8/1/2024	9.0%					9.0%	9.0%										9.0%
2010 Standardized MIPPA plans AMHMSP22G et al	8/1/2023	2.0%					2.0%	2.0%										1.0%

American National Life Insurance Company of Texas

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Group ANL-SS05 et al	3/1/2025				5.2%		5.2%											
Group ANL-SS05 et al	2/15/2024	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
Group ANL-SS05 et al	2/15/2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
Group ANL-SS05 et al	2/15/2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
Individual standardized MIPPA - ANL-SS15	7/1/2025						14.8%	14.8%				8.0%						14.8%
Individual standardized MIPPA - ANL-SS15	7/1/2024						15.5%	15.5%				15.5%						15.5%
Individual standardized MIPPA - ANL-SS15	5/1/2023						17.0%	17.0%				17.0%						17.0%
Individual standardized MIPPA - ANL-SS15	4/1/2022	0.0%					17.9%	17.9%				6.6%						6.6%

American Republic Corp Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
C-1024, C-1026 and all MIPPA 3100 series	6/1/2025						7.0%				7.0%	3.5%			3.5%	3.5%		
C-1024, C-1026 and all MIPPA 3100 series	6/1/2024						4.9%				4.9%	4.9%			4.9%	4.9%		
C-1024, C-1026 and all MIPPA 3100 series	6/1/2023						4.9%				4.9%	0.0%			0.0%	0.0%		
C-1024, C-1026 and all MIPPA 3100 series	6/1/2022						8.8%				8.0%	0.0%			0.0%	0.0%		

The -7% proposal (10-1-2010) affects single females only; applies to both new and existing business for these modernized forms.

American Republic Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Group - A3405	2/1/2025					4.9%	4.9%									4.9%		
Group - A3405	2/1/2024	0.0%				2.9%	4.9%									2.9%		
Group - A3405	2/1/2023	0.0%				3.9%	3.9%								0.0%	3.9%		
Group - A3405	1/1/2022	0.0%				3.0%	7.0%								0.0%	3.0%		
Ind. A-3146 et al	2/1/2025						9.9%				0.0%	0.0%						
Ind. A-3146 et al	2/1/2024						9.9%				0.0%	9.9%						
Ind. A-3146 et al	2/1/2023						9.9%				0.0%	9.9%						
Ind. A-3146 et al	1/1/2022	0.0%					10.9%				4.5%	4.0%						

American Retirement Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA *agent* plans: AR-MS-AA-F-AI et al	10/1/2024						9.9%	15.0%										9.2%
MIPPA *agent* plans: AR-MS-AA-F-AI et al	10/1/2023						19.9%	19.9%										19.9%
MIPPA *agent* plans: AR-MS-AA-F-AI et al	10/1/2022						15.0%	15.0%										15.0%
MIPPA *agent* plans: AR-MS-AA-F-AI et al	10/1/2021						11.9%	11.9%										11.9%
MIPPA *direct* plans: AR-MSD-AA-F-IA et al	10/1/2023						19.9%	19.9%										19.9%
MIPPA *direct* plans: AR-MSD-AA-F-IA et al	10/1/2022						15.0%	15.0%										15.0%
MIPPA *direct* plans: AR-MSD-AA-F-IA et al	10/1/2021						11.9%	11.9%										11.9%
MIPPA plans:AR-MSX-AA-F-IA et al (prviate exchange)	3/1/2025	6.7%					13.0%	7.3%				6.7%						6.7%
MIPPA plans:AR-MSX-AA-F-IA et al (prviate exchange)	3/1/2024	7.9%					7.9%	7.9%				7.9%						7.9%
MIPPA plans:AR-MSX-AA-F-IA et al (prviate exchange)	3/1/2023	3.0%					3.0%	3.0%				0.0%						3.0%
MIPPA plans:AR-MSX-AA-F-IA et al (prviate exchange)	3/1/2022	6.5%					3.0%	6.5%				3.0%						3.0%

Americo Financial Life and Annuity Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA Medicare supplement – AAA500-A, F, G, N	7/1/2025	18.0%					18.0%	18.0%										18.0%
Modernized MIPPA Medicare supplement – AAA500-A, F, G, N	7/1/2024	15.9%					15.9%	15.9%										15.9%
Modernized MIPPA Medicare supplement – AAA500-A, F, G, N	7/1/2023	14.0%					14.0%	14.0%										14.0%
Modernized MIPPA Medicare supplement – AAA500-A, F, G, N	7/1/2022	7.0%					9.0%	14.0%										7.0%
Modernized MIPPA Medicare supplement – AAA500-A, F, G, N	7/1/2021	14.0%					10.0%	14.0%										14.0%

Assured Life Association

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
IAMSIF06ST et al	5/1/2025	6.5%	6.5%	6.5%	6.5%		6.5%	6.5%										6.5%
IAMSIF06ST et al	3/1/2024	8.0%	8.0%	8.0%	8.0%		8.0%	8.0%										8.0%
IAMSIF06ST et al	3/1/2023	1.0%	1.0%	1.0%	1.0%		1.0%	1.0%										1.0%
IAMSIF06ST et al	3/1/2022	3.0%	3.0%	3.0%	3.0%		3.0%	3.0%										3.0%
IAMSIF06ST et al	3/1/2021	6.0%	6.0%	6.0%	6.0%		6.0%	6.0%										6.0%

Atlantic Coast Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA plans ACLG10ST-OT et al	3/1/2025	17.9%		17.9%				17.9%										17.9%
Standardized MIPPA plans ACLG10ST-OT et al	3/1/2024	16.4%		16.4%				16.4%										16.4%
Standardized MIPPA plans ACLG10ST-OT et al	3/1/2023	12.5%		12.5%				12.5%										8.0%
Standardized MIPPA plans ACLG10ST-OT et al	3/1/2022	15.0%		15.0%				7.0%										0.0%

Avera Health Plans

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
IA-SEL-MF (06/10) et al	4/1/2025	7.2%	7.2%	7.2%			7.2%											
IA-SEL-MF (06/10) et al	4/1/2024	14.4%	14.4%	14.4%			14.4%											
IA-SEL-MF (06/10) et al	4/1/2023	14.5%	14.5%	14.5%			14.5%											
IA-SEL-MF (06/10) et al	4/1/2022	15.0%	15.0%	15.0%			15.0%											

MIPPA plans are denoted by 06/10 – there are no non-MIPPA (10/06) with any inforce.

Bankers Fidelity Assurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA B 21492 et al	3/1/2025	15.9%					15.9%	15.9%					0.0%		0.0%			6.9%
2010 MIPPA B 21492 et al	3/1/2024	12.9%					12.9%	12.9%					0.0%		0.0%			12.9%
2010 MIPPA B 21492 et al	3/1/2023	11.9%					11.9%	11.9%					0.0%		0.0%			11.9%
2010 MIPPA B 21492 et al	3/1/2022	8.9%					8.9%	8.9%					0.0%		0.0%			8.9%

Bankers Fidelity Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA B 21092	7/15/2024	0.0%					15.1%	15.1%				2.9%						15.1%
2010 MIPPA B 21092	7/1/2023	17.9%					17.9%	17.9%				0.0%						17.9%
2010 MIPPA B 21092	5/4/2022	14.9%					14.9%	14.9%				4.9%						14.9%
2010 MIPPA B 21092	5/4/2021	14.9%					14.9%	14.9%				0.0%			0.0%			14.9%
B 9200 et al	7/15/2024					0.0%	4.0%	0.0%		8.0%								
B 9200 et al	7/1/2023					0.0%	9.0%	0.0%		9.0%								
B 9200 et al	5/4/2022					0.0%	9.0%	0.0%		9.0%								
B 9200 et al	5/4/2021					0.0%	9.0%	0.0%		0.0%								

BF LIC's system programming ensures that policyholder will receive a rate increase sooner than 12-months since their last increase.

Bankers Life & Casualty Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
GP-A11, GP-A12	1/1/2025			0.0%	0.0%		4.5%	0.0%										
GP-A11, GP-A12	1/1/2024			0.0%	0.0%		0.0%	0.0%										
GP-A11, GP-A12	1/1/2023			0.0%	0.0%		0.0%	4.0%										
GP-A11, GP-A12	1/1/2022			0.0%	0.0%		0.0%	4.0%										
GR-A05A et al, GR-A06A et al, GR-A70B (Under Age)	1/1/2025			6.0%	0.0%		2.0%	0.0%			6.0%	15.0%				6.0%		
GR-A05A et al, GR-A06A et al, GR-A70B (Under Age)	1/1/2024			8.0%	8.0%		10.0%	12.0%			10.0%	8.0%				8.0%		
GR-A05A et al, GR-A06A et al, GR-A70B (Under Age)	1/1/2023			0.0%	0.0%		0.0%	5.0%			0.0%	0.0%				0.0%		
GR-A05A et al, GR-A06A et al, GR-A70B (Under Age)	1/1/2022			0.0%	4.0%		2.0%	0.0%			0.0%	0.0%				5.0%		

Bankers Reserve Life Insurance Company of Wisconsin

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
WELLCARE – MIPPA – NA1WCMINS74731E_0521 et al	1/1/2025	12.0%					12.0%	12.0%										12.0%
WELLCARE – MIPPA – NA1WCMINS74731E_0521 et al	1/1/2024	9.0%					9.0%	9.0%										9.0%
WELLCARE – MIPPA – NA1WCMINS74731E_0521 et al	4/1/2023	0.0%					0.0%	0.0%										0.0%

Capitol Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA CAPMSP19G et al	8/1/2024	16.0%					16.0%	16.0%										16.0%
MIPPA CAPMSP19G et al	8/1/2023	12.0%					12.0%	12.0%										12.0%
MIPPA CAPMSP19G et al	8/1/2022	8.0%					7.0%	8.0%										6.0%
MIPPA CAPMSP19G et al	8/1/2021	4.0%					4.0%	4.0%										2.0%

Catholic United Financial

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
	5/1/2025	17.0%					17.0%	17.0%										17.0%
	5/1/2024	8.0%					8.0%	8.0%										8.0%
	5/1/2023	9.0%					9.0%	9.0%										9.0%
	5/1/2022	9.0%					9.0%	4.0%										4.0%
	5/1/2021	7.0%					3.0%	7.0%										0.0%

Celtic Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MS POL A - IA	12/15/2024						6.0%											
MS POL A - IA	12/15/2023						6.0%											
MS POL A - IA	12/15/2022	0.0%	0.0%	0.0%	0.0%		0.0%			0.0%								
MS POL A - IA	12/15/2021	6.0%	6.0%	6.0%	6.0%		6.0%			6.0%								

Central States Health & Life Co. of Omaha

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Group - S48 C	7/1/2024	0.0%	0.0%	0.0%	0.0%		0.0%											
Group - S48 C	7/1/2023	0.0%	0.0%	0.0%	0.0%		0.0%											
Group - S48 C	7/1/2022	0.0%	0.0%	0.0%	0.0%		0.0%											
Group - S48 C	6/1/2021	0.0%	0.0%	0.0%	0.0%		0.0%											
Individual S25	7/1/2024	6.0%	6.0%	6.0%	6.0%		6.0%	6.0%				6.0%						
Individual S25	7/1/2023	6.0%	6.0%	6.0%	6.0%		6.0%	6.0%				6.0%						
Individual S25	7/1/2022	6.0%	6.0%	6.0%	6.0%		6.0%	6.0%				6.0%						
Individual S25	7/1/2021	5.0%	5.0%	5.0%	5.0%		5.0%	5.0%				5.0%						
Standardized MIPPA COMSGA2019IA et al	3/1/2025	16.4%		16.4%			16.4%	16.4%										16.4%
Standardized MIPPA COMSGA2019IA et al	3/1/2024	15.5%		15.5%			15.5%	15.5%										15.5%
Standardized MIPPA COMSGA2019IA et al	3/1/2023	9.9%		9.9%			4.0%	9.9%										9.9%
Standardized MIPPA COMSGA2019IA et al	3/1/2022	8.0%		8.0%			2.0%	8.0%										6.0%

Central States Indemnity Co. of Omaha

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
* MIPPA plans – CSMSFA2010IA - Plan F et al	11/4/2024	10.9%	10.9%	10.9%			10.9%	10.9%										10.9%
* MIPPA plans – CSMSFA2010IA - Plan F et al	11/1/2023	14.9%	14.9%	14.9%			14.9%	14.9%										14.9%
* MIPPA plans – CSMSFA2010IA - Plan F et al	11/1/2022	16.9%	16.9%	16.9%			16.9%	16.9%										16.9%
* MIPPA plans – CSMSFA2010IA - Plan F et al	11/1/2021	13.5%	13.5%	13.5%			13.5%	13.5%										13.5%

* Implementation date – Anniversary rated – no policyholder will receive a rate increase less than 12-months since the prior one

Cigna Health and Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
CHLIC-MS-AA-F-IA et al	10/1/2024	17.0%					17.0%	17.0%				17.0%						17.0%
CHLIC-MS-AA-F-IA et al	10/1/2023	15.0%					15.0%	15.0%				6.5%						15.0%
CHLIC-MS-AA-F-IA et al	10/1/2022	13.0%					13.0%	13.0%				6.5%						6.5%
CHLIC-MS-AA-F-IA et al	10/1/2021	13.0%					13.0%	11.8%				6.0%						6.0%

The 2-15-2018 filing represents the initial rate filing and will apply to new policy sales in 2018. New sales will not occur until 10-1-2018 or after.

Cigna National Health Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA plans CNHIC-MS-AA-G- IA et al	5/1/2025							5.5%										

Cigna National Health Insurance Company (PKA Central Reserve Life)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
3MA et al	1/19/2025						0.0%	0.0%										
3MA et al	1/19/2024						6.5%	6.5%										
3MA et al	1/19/2023						6.5%	6.5%			6.5%							
3MA et al	1/19/2022						6.5%	6.5%			6.5%							

Colonial Penn Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 Modernized MIPPA plans CPL-GR-A80 et al	1/1/2025			4.5%	10.5%		2.0%	5.0%				15.0%	4.0%		0.0%	7.0%		4.5%
2010 Modernized MIPPA plans CPL-GR-A80 et al	1/1/2024			12.4%	12.4%		9.5%	12.0%				0.0%	0.0%		0.0%	2.0%		13.6%
2010 Modernized MIPPA plans CPL-GR-A80 et al	1/1/2023	10.0%	4.5%	8.0%	7.3%		0.0%	5.0%				5.0%	0.0%		6.5%	5.0%	5.0%	4.0%
2010 Modernized MIPPA plans CPL-GR-A80 et al	1/1/2022	10.0%	6.0%	12.0%	6.0%		6.0%	2.0%				0.0%	0.0%		0.0%	10.0%	6.0%	15.0%
4-82-703 Agent	7/1/2024	0.0%	0.0%	0.0%			0.0%											
4-82-703 Agent	7/1/2023	0.0%	0.0%	0.0%			0.0%											
4-82-703 Agent	5/1/2022	0.0%	0.0%	0.0%			0.0%											
4-82-703 Agent	4/26/2021	0.0%	0.0%	0.0%			0.0%											
4-82-703 Agent	7/9/2020	0.0%	0.0%	0.0%			0.0%											

====>>>Formerly Conesco Direct Life Insurance Company

Combined Insurance Company of America

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
14971 et al	10/1/2024			12.0%	12.0%		12.0%											
14971 et al	10/1/2023			12.0%	12.0%		12.0%											
14971 et al	10/1/2022			6.0%	6.0%		6.0%											
14971 et al	8/1/2021			5.0%	5.0%		5.0%											
2010 MIPPA - Forms 14903, 14905, and 14906 (A, F, and N)	10/1/2024						12.0%											
2010 MIPPA - Forms 14903, 14905, and 14906 (A, F, and N)	10/1/2023						12.0%											
2010 MIPPA - Forms 14903, 14905, and 14906 (A, F, and N)	10/1/2022						9.0%											
2010 MIPPA - Forms 14903, 14905, and 14906 (A, F, and N)	8/1/2021						9.0%											

Forms 19500 & 19501 are the "Direct Response" plans

CompBenefits Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA plans IAAIMESG et al (Achieve Plans)	1/1/2025	15.0%					15.0%	15.0%					0.0%					15.0%
MIPPA plans IAAIMESG et al (Achieve Plans)	1/1/2024	9.5%					9.5%	9.5%					0.0%					3.0%
MIPPA plans IAAIMESG et al (Achieve Plans)	1/1/2023	0.0%					0.0%	0.0%					0.0%					0.0%
MIPPA plans IAAIMESG et al (Achieve Plans)	11/1/2021	9.5%					5.5%	9.5%					0.0%					5.5%
MIPPA plans IAMES2HCG et al (Humana Connect Plans)	3/1/2025	9.5%					9.5%	9.5%					0.0%					9.5%
MIPPA plans IAMES2HCG et al (Humana Connect Plans)	3/1/2024	0.0%					4.5%	0.0%					0.0%					0.0%
MIPPA plans IAMES2HCG et al (Humana Connect Plans)	3/1/2023	0.0%					0.0%	0.0%					0.0%					0.0%

Continental General Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
340, 3AA et al	5/26/2025	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%						
340, 3AA et al	5/26/2024	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%						
340, 3AA et al	5/26/2023	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%						
340, 3AA et al	5/26/2022	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%						
340, 3AA et al	5/26/2021	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%						
MIPPA plans: CGI-MS-DM-AA-A et al	5/19/2025						9.9%	9.9%										
MIPPA plans: CGI-MS-DM-AA-A et al	5/19/2024						4.5%	4.5%										
MIPPA plans: CGI-MS-DM-AA-A et al	5/19/2023						6.5%	6.5%										
MIPPA plans: CGI-MS-DM-AA-A et al	5/19/2022						9.9%	9.9%										

Continental General Insurance Company (FKA United Teacher Associates
Ins Co)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
922A-IA et al	9/8/2023	6.5%	6.5%	6.5%			6.5%											
922A-IA et al	9/8/2022	7.9%	7.9%	7.9%			7.9%											
922A-IA et al	9/8/2021	5.0%	5.0%	5.0%			5.0%											
922C&F and MS-020701, MS-021201, MS-051501	9/8/2025			5.6%			5.6%	5.6%			5.6%							
922C&F and MS-020701, MS-021201, MS-051501	9/8/2024			5.6%			5.6%	5.6%			5.6%							
MS-020501-UTA-IA	9/8/2023			6.5%	6.5%		6.5%	6.5%										
MS-020501-UTA-IA	9/8/2022			7.9%	7.9%		7.9%	7.9%										
MS-020501-UTA-IA	9/8/2021			5.0%	5.0%		5.0%	5.0%										
MS-051301 et al	9/8/2023								6.5%	6.5%	6.5%							
MS-051301 et al	9/8/2022								7.9%	7.9%	7.9%							
MS-051301 et al	9/8/2021								5.0%	5.0%	5.0%							

Forms MS-020501-UTA-IA et al were approved in Iowa on 8-13-2002

Continental Life Insurance Company of Brentwood, Tennessee

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 Modernized MIPPA CLIMSP10F IA et al	2/1/2025						13.0%	13.0%				0.0%						13.0%
2010 Modernized MIPPA CLIMSP10F IA et al	6/1/2024						0.0%	0.0%				0.0%						0.0%
2010 Modernized MIPPA CLIMSP10F IA et al	6/1/2023						10.0%	10.0%				0.0%						10.0%
2010 Modernized MIPPA CLIMSP10F IA et al	6/1/2022						12.0%	12.0%				0.0%						12.0%
2010 Modernized MIPPA CLIMSP10F IA et al	6/1/2021	15.0%					15.0%	15.0%				15.0%						15.0%
NC1-A et al	4/1/2025						11.0%	11.0%										
NC1-A et al	4/1/2024						9.0%	9.0%										
NC1-A et al	4/1/2023						0.0%	0.0%										
NC1-A et al	4/1/2022						3.0%	3.0%										
NC1-A et al	4/1/2021						0.0%	0.0%										

Coventry Health & Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA standardized plans CHLEXCMS14A et al	4/1/2024	0.0%	0.0%				0.0%	0.0%										0.0%
2010 MIPPA standardized plans CHLEXCMS14A et al	4/1/2023	0.0%	0.0%				0.0%	0.0%										0.0%
2010 MIPPA standardized plans CHLEXCMS14A et al	4/1/2022	0.0%	0.0%				0.0%	0.0%										0.0%
2010 MIPPA standardized plans CHLEXCMS14A et al	4/1/2021	5.5%	5.5%				5.5%	5.5%										5.5%

Elips Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Forms ELI-MSG-A-2021-001 et al	8/1/2024	15.0%					15.0%	17.9%					15.0%					15.0%
Forms ELI-MSG-A-2021-001 et al	8/1/2023	7.5%					14.4%	12.0%					6.5%					11.0%
Forms ELI-MSG-A-2021-001 et al	8/1/2022	4.0%					2.0%	4.0%					0.0%					0.0%

Epic Life Insurance Company (The)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA plans (open) 28147-088-1601 (Plan F) et al	1/1/2025			15.0%			15.0%	15.0%							15.0%	15.0%		15.0%
2010 MIPPA plans (open) 28147-088-1601 (Plan F) et al	1/1/2024			10.0%			10.0%	10.0%							10.0%	10.0%		10.0%
2010 MIPPA plans (open) 28147-088-1601 (Plan F) et al	1/1/2023			0.0%			0.0%	0.0%							0.0%	0.0%		0.0%
2010 MIPPA plans (open) 28147-088-1601 (Plan F) et al	1/1/2022	0.0%		0.0%			0.0%								0.0%	0.0%	0.0%	0.0%
2010 MIPPA plans (E10524-1101 (closed))	1/1/2025						15.0%								15.0%			
2010 MIPPA plans (E10524-1101 (closed))	1/1/2024						10.0%								10.0%			
2010 MIPPA plans (E10524-1101 (closed))	1/1/2023						0.0%								0.0%			
2010 MIPPA plans (E10524-1101 (closed))	1/1/2022	0.0%		0.0%			0.0%								0.0%	0.0%	0.0%	0.0%

Everence Association, Inc. – FKA Mennonite

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
91339 Plan A et al	4/1/2025	6.5%		5.8%		8.0%	8.6%	7.9%								9.5%		7.7%
91339 Plan A et al	4/1/2024	0.0%		4.0%		6.4%	4.8%	3.9%		6.1%						4.5%		5.2%
91339 Plan A et al	4/1/2023	0.0%		9.0%		5.4%	5.0%	3.5%		6.2%						0.0%		5.5%
91339 Plan A et al	4/1/2022	4.5%		8.0%		2.5%	2.6%	1.9%		4.6%						0.0%		2.9%

4-1-2019 entry for Plan N <1%, i.e., .9% or 9/10ths of 1%

Everest Reinsurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA plans EVMSFA2016GN - Plan F et al	10/1/2024			13.0%			13.0%	13.0%										13.0%
Modernized MIPPA plans EVMSFA2016GN - Plan F et al	10/1/2023			10.0%			10.0%	10.0%										10.0%
Modernized MIPPA plans EVMSFA2016GN - Plan F et al	10/1/2022			15.5%			15.5%	15.5%										15.5%
Modernized MIPPA plans EVMSFA2016GN - Plan F et al	10/1/2021			13.7%			13.7%	13.7%										13.7%

Family Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MSAAF200810 et al (1990 and 2010 plans)	7/1/2024						0.0%											
MSAAF200810 et al (1990 and 2010 plans)	7/1/2023						3.0%											
MSAAF200810 et al (1990 and 2010 plans)	7/1/2022						3.0%											
MSAAF200810 et al (1990 and 2010 plans)	7/1/2021	0.0%	0.0%	0.0%	0.0%	0.0%	7.0%	7.0%									0.0%	0.0%

Federal Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA plans MTF25-25888 et al	10/1/2024	12.0%					12.0%	12.0%										12.0%
Standardized MIPPA plans MTF25-25888 et al	10/1/2023	7.0%					7.0%	7.0%										7.0%
Standardized MIPPA plans MTF25-25888 et al	10/1/2022	3.0%					3.0%	3.0%										5.0%
Standardized MIPPA plans MTF25-25888 et al	9/1/2021	0.0%					0.0%	0.0%										0.0%

First Health Life and Health Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
	3/1/2025						12.5%											0.0%
	4/1/2024	0.0%	0.0%				0.0%	0.0%										0.0%
	4/1/2023	0.0%	0.0%				2.0%	0.0%										0.0%
	4/1/2022	4.0%	4.0%				4.0%	4.0%										3.0%

Forethought Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Forms MSF10-01 et al (A, C, F, G, and N)	10/1/2024	10.1%		10.1%			10.1%	10.1%										10.1%
Forms MSF10-01 et al (A, C, F, G, and N)	10/1/2023	3.5%		3.5%			3.5%	3.5%										3.5%
Forms MSF10-01 et al (A, C, F, G, and N)	10/1/2022	9.5%		9.5%			9.5%	9.5%										9.5%
Forms MSF10-01 et al (A, C, F, G, and N)	10/1/2021	9.5%		9.5%			9.5%	9.5%										9.5%

Garden State Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MACRA Medicare supplement – Form GSL-2020	1/1/2025							16.5%					8.0%					16.5%
MACRA Medicare supplement – Form GSL-2020	1/1/2024	0.0%					0.0%	0.0%					0.0%				0.0%	0.0%
MACRA Medicare supplement – Form GSL-2020	1/1/2023	6.0%					6.0%	6.0%					6.0%				6.0%	6.0%
MACRA Medicare supplement – Form GSL-2020	1/1/2022	6.5%					6.5%	6.5%					6.5%				6.5%	6.5%

Genworth Life and Annuity Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MSP-1992-A	4/1/2022	0.0%		0.0%	0.0%		0.0%				0.0%							
MSP-1992-A	4/1/2021	0.0%		0.0%	0.0%		0.0%				0.0%							
MSP-1992-A et al (Plan D only)	3/1/2025				0.0%													
MSP-1992-A et al (Plan D only)	4/1/2024				0.0%													
MSP-1992-A et al (Plan D only)	4/1/2023				0.0%													
NAC-7602 (FedHome)	6/1/2024	0.0%		0.0%			0.0%				0.0%							
NAC-7602 (FedHome)	6/1/2023	0.0%		0.0%			0.0%				0.0%							
NAC-7602 (FedHome)	6/1/2022	0.0%		0.0%			0.0%				0.0%							
NAC-7602 (FedHome)	6/1/2021	0.0%		0.0%			0.0%				0.0%							

Gerber Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MTG20, MTG24, MTG25, MTG1, MTG4, MTG5	10/1/2024	4.5%					4.5%	4.5%										
MTG20, MTG24, MTG25, MTG1, MTG4, MTG5	10/1/2023	2.0%					2.0%	2.0%										
MTG20, MTG24, MTG25, MTG1, MTG4, MTG5	10/1/2022	2.0%					2.0%	2.0%										
MTG20, MTG24, MTG25, MTG1, MTG4, MTG5	10/1/2021	5.0%					5.0%	5.0%										

Globe Life and Accident Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
GGRMSP	8/1/2024	0.0%	0.0%	0.0%			0.0%											
GGRMSP	7/1/2023	0.0%	0.0%	0.0%			0.0%											
GGRMSP	7/1/2022	5.0%	5.0%	5.0%			5.0%											
GGRMSP	7/1/2021	6.0%	6.0%	6.0%			6.0%											
GMSA et al	4/15/2025	9.0%	9.0%	9.0%			9.0%	9.0%				0.0%	0.0%					5.5%
GMSA et al	4/15/2024	9.0%	7.0%	9.0%			9.0%	9.0%				0.0%	0.0%					7.0%
GMSA et al	4/15/2023	9.0%	7.0%	7.0%			7.0%	7.0%				0.0%	0.0%					4.0%
GMSA et al	4/15/2022	9.0%	9.0%	9.0%			9.0%	9.0%				0.0%	0.0%					0.0%
GMSA et al	4/15/2021	9.0%	9.0%	9.0%			9.0%	9.0%				0.0%	0.0%					0.0%

For the 5-26-2004 filing for GGRMSP, the IID approved an age slope change, but the overall rate remained the same.

Golden Rule Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
GRI-H Plan A et al	4/1/2025						6.6%	11.9%										
GRI-H Plan A et al	4/1/2024						8.9%	9.9%										
GRI-H Plan A et al	4/1/2023						5.0%	9.9%										
GRI-H Plan A et al	1/1/2022	0.0%					0.0%	0.0%										

Government Personnel Mutual Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized Forms MTP20 (Plan A) et al	8/1/2024	12.0%		12.0%			12.0%	12.0%										12.0%
Modernized Forms MTP20 (Plan A) et al	8/1/2023	9.0%		9.0%			9.0%	9.0%										9.0%
Modernized Forms MTP20 (Plan A) et al	8/1/2022	9.0%		9.0%			9.0%	9.0%										9.0%
Modernized Forms MTP20 (Plan A) et al	8/1/2021	9.0%		9.0%			9.0%	9.0%										9.0%

GPM Health & Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA Plans MTM25-25082 et al	10/1/2024	5.0%					5.0%	5.0%										5.0%

Great Southern Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA GAA500-A, F, High-F, G, and N	8/1/2025						18.5%	18.5%				9.0%						18.5%
MIPPA GAA500-A, F, High-F, G, and N	8/1/2024						17.5%	17.5%				0.0%						17.5%
MIPPA GAA500-A, F, High-F, G, and N	8/1/2023						15.0%	15.0%				0.0%						15.0%
MIPPA GAA500-A, F, High-F, G, and N	8/1/2022	14.9%					13.0%	14.9%				0.0%						14.9%
MIPPA GAA500-A, F, High-F, G, and N	8/1/2021	8.0%					8.0%	8.0%				0.0%						6.0%
MIPPA GAA503-A DR; GAA503-F DR; GAA503-G DR; GAA503-N DR	7/1/2022	4.0%					1.0%	4.0%										1.0%
MIPPA GAA503-A DR; GAA503-F DR; GAA503-G DR; GAA503-N DR	7/1/2021	7.0%					6.0%	7.0%										5.0%

Guarantee Trust Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA Plans: G1040A, G1040C, and G1040N	3/1/2025	15.6%					15.6%	15.6%										15.6%
2010 MIPPA Plans: G1040A, G1040C, and G1040N	3/1/2024	17.4%					17.4%	17.4%										17.4%
2010 MIPPA Plans: G1040A, G1040C, and G1040N	3/1/2023	17.5%					17.5%	17.5%										17.5%
2010 MIPPA Plans: G1040A, G1040C, and G1040N	3/1/2022	17.0%					17.0%	15.0%										15.0%
9242A et al	8/10/2022				0.0%							0.0%						
9242A et al	1/1/2022				1.5%							1.5%						
9242A et al	2/4/2021				0.0%							0.0%						

Heartland National Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA 90090G et al	8/1/2024	17.9%		17.9%				17.9%										9.0%
Standardized MIPPA 90090G et al	7/1/2023	15.0%		6.5%				13.3%										6.5%
Standardized MIPPA 90090G et al	6/1/2022	12.0%		14.6%				12.8%										5.0%
Standardized MIPPA 90090G et al	6/1/2021	5.0%		5.0%				5.0%										0.0%

Humana Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA Humanana Connect - IAMESHCF et al	4/1/2025	6.0%					9.0%	12.0%										
2010 MIPPA Humanana Connect - IAMESHCF et al	4/1/2024	7.5%					12.0%	12.0%										
2010 MIPPA Humanana Connect - IAMESHCF et al	3/1/2023	5.5%					10.0%	10.0%										
2010 MIPPA Humanana Connect - IAMESHCF et al	3/1/2022	6.5%					6.5%	6.5%										
2010 MIPPA plans: IAMESM10F et al	1/1/2025	5.2%	7.5%	5.2%			7.5%	5.2%				0.0%	0.0%		5.2%	5.2%		7.5%
2010 MIPPA plans: IAMESM10F et al	1/1/2024	7.5%	7.5%	7.5%			7.5%	7.5%				7.5%	0.0%		7.5%	7.5%		9.5%
2010 MIPPA plans: IAMESM10F et al	1/1/2023	5.5%	5.5%	6.0%			7.0%	5.5%				0.0%	0.0%		5.5%	5.5%		9.5%
2010 MIPPA plans: IAMESM10F et al	1/1/2022	5.5%	5.5%	5.5%			5.5%	5.5%				5.5%	5.5%		5.5%	5.5%		7.5%
MIPPA: IAMESHLF (Reader's Digest Healthy Living) et al	5/1/2025	8.0%					8.0%					0.0%			0.0%			8.0%
MIPPA: IAMESHLF (Reader's Digest Healthy Living) et al	5/1/2024	9.5%					9.5%					0.0%			0.0%			9.5%
MIPPA: IAMESHLF (Reader's Digest Healthy Living) et al	5/1/2023	10.0%					10.0%					0.0%			5.5%			10.0%
MIPPA: IAMESHLF (Reader's Digest Healthy Living) et al	5/1/2022	7.5%					7.5%					0.0%			5.5%			7.5%

HumanaDental Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA A, F, F(HD), G, and N (IAMESVF(HD) et al)	4/1/2025	14.0%					14.0%	14.0%				0.0%	0.0%					14.0%
MIPPA A, F, F(HD), G, and N (IAMESVF(HD) et al)	4/1/2024	14.0%					14.0%	14.0%				0.0%	0.0%					14.0%
MIPPA A, F, F(HD), G, and N (IAMESVF(HD) et al)	4/1/2023	12.0%					12.0%	12.0%				0.0%	0.0%					12.0%
MIPPA A, F, F(HD), G, and N (IAMESVF(HD) et al)	4/1/2022	5.5%					12.0%	9.0%				0.0%	0.0%					7.0%

IdeaLife Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
1990 F (AA), MIPPA F (AA), MIPPA G (AA)	2/1/2025						5.3%	5.3%										
1990 F (AA), MIPPA F (AA), MIPPA G (AA)	2/1/2024						7.0%	7.0%										
1990 F (AA), MIPPA F (AA), MIPPA G (AA)	2/1/2023						5.0%	5.0%										
1990 F (IA)	2/1/2025						5.3%											
1990 F (IA)	2/1/2024						5.0%											
1990 F (IA)	2/1/2023						3.0%											
MS(F)-91, MS(F)-00, MS AF 06, MIPPA MSAAF2010	2/1/2022						3.0%	3.0%										

FKA Order of United Commercial Travelers of America

Independence American Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA plans IACMSP19G et al	2/1/2025	12.8%					12.8%	12.8%										12.8%
Modernized MIPPA plans IACMSP19G et al	2/1/2024	14.0%					14.0%	14.0%										14.0%
Modernized MIPPA plans IACMSP19G et al	2/1/2023	12.9%					12.9%	12.9%										8.0%
Modernized MIPPA plans IACMSP19G et al	2/1/2022	6.0%					6.0%	6.0%										6.0%

Individual Assurance Company, Life, Health & Accident

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA – 94070 A, 94070 F, 94070 G, 94070 N	2/1/2025	0.0%					13.0%	12.0%										0.0%
2010 MIPPA – 94070 A, 94070 F, 94070 G, 94070 N	2/1/2024	0.0%					12.9%	12.9%										0.0%
2010 MIPPA – 94070 A, 94070 F, 94070 G, 94070 N	2/1/2023	0.0%					9.0%	12.0%										0.0%
2010 MIPPA – 94070 A, 94070 F, 94070 G, 94070 N	2/1/2022	0.0%					12.0%	12.0%										9.0%

Jackson National Life Insurance Company – Reassure America

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
A-4801-P et al	11/5/2024			0.0%			0.0%											
A-4801-P et al	12/22/2023			0.0%			0.0%											
A-4801-P et al	12/15/2022			0.0%			0.0%											
A-4801-P et al	12/28/2021			0.0%			0.0%											

Purchased Reassure America Life Insurance Company in 2012
Allied Life Insurance Company ceased marketing these plans on 1-1-97

Liberty Bankers Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA plans LBL-MSF-POL-0416 et al	9/1/2024	12.0%					12.0%	12.0%										12.0%
2010 MIPPA plans LBL-MSF-POL-0416 et al	9/1/2023	9.9%					9.9%	12.9%										9.9%
2010 MIPPA plans LBL-MSF-POL-0416 et al	9/1/2022	12.9%					12.9%	14.9%										12.5%
2010 MIPPA plans LBL-MSF-POL-0416 et al	9/1/2021	12.0%					12.0%	14.0%										6.0%

Liberty National Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA Plans, LMSF06, LMSF10 et al	11/4/2024											8.0%						
2010 MIPPA Plans, LMSF06, LMSF10 et al	11/1/2023											0.0%						
2010 MIPPA Plans, LMSF06, LMSF10 et al	11/1/2022											0.0%						
2010 MIPPA Plans, LMSF06, LMSF10 et al	11/1/2021											0.0%						

Lifeshield National Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA LN070G et al	6/1/2024	9.0%					9.0%	9.0%										9.0%

Lincoln Heritage Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MS-AAIA - Plan A et al (some novated to State Mutual)	7/1/2024	3.0%	3.0%	3.0%	3.0%		3.0%											
MS-AAIA - Plan A et al (some novated to State Mutual)	7/1/2023	3.0%	3.0%	3.0%	3.0%		3.0%											
MS-AAIA - Plan A et al (some novated to State Mutual)	7/1/2022	3.5%	3.5%	3.5%	3.5%		3.5%											
MS-AAIA - Plan A et al (some novated to State Mutual)	7/1/2021	5.0%	5.0%	5.0%	5.0%		5.0%											

Loyal American Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
L-5230 et al	5/26/2025	7.7%	7.7%	7.7%	7.7%		7.7%	7.7%										
L-5230 et al	5/26/2024	3.5%	3.5%	3.5%	3.5%		3.5%	3.5%										
L-5230 et al	5/26/2023	7.9%	7.9%	7.9%	7.9%		7.9%	7.9%										
L-5230 et al	5/26/2022	7.9%	7.9%	7.9%	7.9%		7.9%	7.9%										
L-6200 series	4/21/2025								4.3%	4.3%	4.3%							
L-6200 series	4/21/2024								0.0%	0.0%	0.0%							
L-6200 series	4/21/2023								3.0%	3.0%	3.0%							
L-6200 series	4/21/2022								7.9%	7.9%	7.9%							
Modernized MIPPA –Loyal-MS-AA-A et al	1/1/2025	7.5%	7.5%	7.5%	7.5%		7.5%	7.5%										7.5%
Modernized MIPPA –Loyal-MS-AA-A et al	1/1/2024	6.0%	6.0%	6.0%	6.0%		6.0%	6.0%										6.0%
Modernized MIPPA –Loyal-MS-AA-A et al	1/1/2023	6.5%	6.5%	6.5%	6.5%		6.5%	6.5%										6.5%
Modernized MIPPA –Loyal-MS-AA-A et al	1/1/2022	9.9%	9.9%	9.9%	9.9%		9.9%	9.9%										9.9%

Lumico Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA LUM-MSG-A-2018-001 et al	3/1/2025	18.9%					18.9%	18.9%										18.9%
Modernized MIPPA LUM-MSG-A-2018-001 et al	3/1/2024	15.0%					16.4%	16.9%										15.7%
Modernized MIPPA LUM-MSG-A-2018-001 et al	3/1/2023	9.0%					9.0%	9.0%										6.0%
Modernized MIPPA LUM-MSG-A-2018-001 et al	3/1/2022	7.5%					5.0%	7.5%										3.0%

Manhattan Life Insurance Company (The)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA_Plans MLMSAAIA et al	10/1/2024	9.9%						19.6%										
2010 MIPPA_Plans MLMSAAIA et al	10/1/2023	7.5%						13.0%										
2010 MIPPA_Plans MLMSAAIA et al	10/1/2022	15.0%		15.0%			15.0%	15.0%										15.0%
2010 MIPPA_Plans MLMSAAIA et al	10/1/2021	15.0%		15.0%			15.0%	15.0%										15.0%

ManhattanLife Insurance and Annuity Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA – MCMSAGIA et al	9/1/2024	17.0%					17.0%	17.0%										17.0%
MIPPA – MCMSAGIA et al	9/1/2023	15.0%					15.0%	15.0%										8.0%
MIPPA – MCMSAGIA et al	8/1/2022	9.0%					10.0%	9.0%										2.0%
MIPPA – MCMSAGIA et al	7/1/2021	6.0%					6.0%	6.0%										3.0%

Massachusetts Mutual Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA Plans MM-MSA0001, MM-MSF0004 et al	4/1/2025	11.8%					11.8%	11.8%										11.8%
Modernized MIPPA Plans MM-MSA0001, MM-MSF0004 et al	4/1/2024	12.5%					12.5%	12.5%										8.0%
Modernized MIPPA Plans MM-MSA0001, MM-MSF0004 et al	4/1/2023	12.0%					12.0%	12.0%										6.0%
Modernized MIPPA Plans MM-MSA0001, MM-MSF0004 et al	4/1/2022	14.0%					12.0%	14.0%										6.0%
Modernized MIPPA Plans MM-MSA0001, MM-MSF0004 et al	4/1/2021	14.5%					14.5%	14.5%										8.0%

Note – there was a > 1-year delay in the implementation of the 4-1-2021 increase; it was originally slated to be effective 3-1-2020

MassMutual Ascend Life Insurance Company - fka Great American Life

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
1MSPA0001 et al	1/19/2025						5.3%	5.3%										
1MSPA0001 et al	1/19/2024						6.5%	6.5%										
1MSPA0001 et al	1/19/2023						6.5%	6.5%										
1MSPA0001 et al	1/19/2022						7.9%	7.9%										

Medica Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Forms MCMMMSGGA2020GN et al – Standardized MIPPA	6/1/2025	17.9%					17.9%	17.9%										17.9%
Forms MCMMMSGGA2020GN et al – Standardized MIPPA	6/1/2023	8.0%					8.0%	8.0%										8.0%
Forms MCMMMSGGA2020GN et al – Standardized MIPPA	6/1/2023	15.0%					18.0%	15.0%										9.0%
Forms MCMMMSGGA2020GN et al – Standardized MIPPA	6/1/2022	-5.0%					-5.0%	-5.0%										-5.0%

Medico Corp Life Insurance Company (FKA World Corp Ins. Co)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA MSM70A, MSM70F, and MSM70N	4/1/2025						9.9%	14.9%										9.9%
Standardized MIPPA MSM70A, MSM70F, and MSM70N	4/1/2024						9.9%	14.9%										14.9%
Standardized MIPPA MSM70A, MSM70F, and MSM70N	4/1/2023						9.9%	9.9%										9.9%
Standardized MIPPA MSM70A, MSM70F, and MSM70N	4/1/2022						8.9%	11.8%										9.9%

Medico Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 Group MIPPA Plans: MSA21A, D, F, M, and N	7/1/2025	0.0%			0.0%		0.0%											0.0%
2010 Group MIPPA Plans: MSA21A, D, F, M, and N	7/1/2024	0.0%			0.0%		0.0%											0.0%
2010 Group MIPPA Plans: MSA21A, D, F, M, and N	7/1/2023	-5.0%			-5.0%		-5.0%											-5.0%
2010 Group MIPPA Plans: MSA21A, D, F, M, and N	7/1/2022	4.0%			4.0%		4.0%											4.0%
2010 Group MIPPA Plans: MSA21A, D, F, M, and N	7/1/2021	9.0%			9.0%		9.0%											9.0%
2010 Individual MIPPA plans: MMS2021G et al	2/1/2025	9.9%					9.9%	9.9%				9.9%	9.9%					9.9%
2010 Individual MIPPA plans: MMS2021G et al	2/1/2024	8.0%					8.5%	9.5%				8.0%	8.0%					7.3%
2010 Individual MIPPA plans: MMS2021G et al	2/1/2023	7.0%					7.0%	7.0%				7.0%	7.0%					7.0%
2010 Individual MIPPA plans: MSA70F-C et al (A, F, G, N)	2/1/2025						9.9%											14.9%
2010 Individual MIPPA plans: MSA70F-C et al (A, F, G, N)	2/1/2024						9.9%											9.9%
2010 Individual MIPPA plans: MSA70F-C et al (A, F, G, N)	11/1/2022						6.0%											6.0%
2010 Individual MIPPA plans: MSA70F-C et al (A, F, G, N)	11/1/2021						6.5%											6.5%
Group MSA11A, MSA11D, MSA11F	7/1/2025	5.0%			5.0%		5.0%											
Group MSA11A, MSA11D, MSA11F	7/1/2024	0.0%			0.0%		0.0%											
Group MSA11A, MSA11D, MSA11F	7/1/2023	0.0%			0.0%		0.0%											
Group MSA11A, MSA11D, MSA11F	7/1/2022	0.0%			0.0%		0.0%											
Group MSA11A, MSA11D, MSA11F	7/1/2021	7.0%			7.0%		7.0%											
MS992A et al	7/1/2025	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%										

MS992A et al	7/1/2024	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MS992A et al	7/1/2023	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
MS992A et al	7/1/2022	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
MS992A et al	7/1/2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

====>>>Formerly Mutual Protective Insurance Company

Medico Life and Health Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA MLHMS2023G et al	5/1/2025	11.9%					11.9%	11.9%				11.9%	9.9%					7.0%
Standardized MIPPA MLHMS2023G et al	5/1/2024	5.0%					5.0%	5.0%				5.0%	5.0%					5.0%

Monitor Life Insurance Company of New York

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA plans Med Supp-20000P – Plan G (IA) et al	4/1/2025						9.0%	9.0%					9.0%					9.0%
MIPPA plans Med Supp-20000P – Plan G (IA) et al	4/1/2024						4.0%	4.0%										

Mutual of Omaha Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
M181 (Agency)	9/1/2024	7.0%		7.0%	7.0%		7.0%			7.0%								
M181 (Agency)	9/1/2023	0.0%		0.0%	0.0%		0.0%			0.0%								
M181 (Agency)	9/1/2022	0.0%		2.5%	2.5%		2.5%			0.0%								
M181 (Agency)	9/1/2021	0.0%		0.0%	0.0%		5.5%			0.0%								
M500 (Group)	9/1/2024	0.0%			0.0%		12.0%											
M500 (Group)	9/1/2023	0.0%			0.0%		4.0%											
M500 (Group)	9/1/2022	0.0%			0.0%		1.0%											
M500 (Group)	9/1/2021	0.0%			0.0%		14.0%											
MIPPA plans MX20, MX24, MX25 (transition retiree to individual)	1/1/2025	0.0%					10.5%	12.0%										
MIPPA plans MX20, MX24, MX25 (transition retiree to individual)	1/1/2024	0.0%					0.0%	10.0%										
MIPPA plans MX20, MX24, MX25 (transition retiree to individual)	1/1/2023	0.0%					7.0%	12.5%										
MIPPA plans MX20, MX24, MX25 (transition retiree to individual)	1/1/2022	0.0%					0.0%	1.0%										
Modernized MM20, MM24, MM25, MM35, MM36	5/1/2024	0.0%					12.0%	12.0%					5.0%					12.0%
Modernized MM20, MM24, MM25, MM35, MM36	5/1/2023	0.0%					3.6%	4.6%					3.7%					3.8%

====>>> Sometime in 1997, the agency plans and mass marketed plans *merged*. The experience is combined and the rates are identical. Forms M181 & E97MD (Plan A), M182 & MS2 (Plan C), M278 & E98MD (Plan D), M183 & MS3 (Plan F), M184 (Plan I)

Nassau Life and Annuity Company (MQ, PM, UB)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MMSA-06 Plan F; MMSA-10 Plans A, D, F, G, N	3/1/2024	0.0%			0.0%		0.0%	0.0%										0.0%
MMSA-06 Plan F; MMSA-10 Plans A, D, F, G, N	3/1/2023	0.0%			0.0%		0.0%	0.0%										0.0%
MMSA-06 Plan F; MMSA-10 Plans A, D, F, G, N	3/1/2022	0.0%			0.0%		0.0%	0.0%										0.0%

Nassau Life Insurance Company of Kansas

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA – NKS MS19-PLAN G IA et al	7/1/2024	10.0%					10.0%	10.0%										9.0%
MIPPA – NKS MS19-PLAN G IA et al	7/1/2023	5.0%					5.0%	5.0%										5.0%
MIPPA – NKS MS19-PLAN G IA et al	7/1/2022	4.0%					4.0%	-8.0%										-4.0%
MIPPA – NKS MS19-PLAN G IA et al	7/1/2021	2.0%					2.0%	2.0%										2.0%

As of 3-28-2024 – there are no Plan A lives inforce.

National Guardian Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
NGLMEDF10ST-OT et al (MIPPA A, F, G, and N)	9/1/2024	12.4%					12.4%	12.4%										12.4%
NGLMEDF10ST-OT et al (MIPPA A, F, G, and N)	9/1/2023	9.9%					9.9%	9.9%										9.9%
NGLMEDF10ST-OT et al (MIPPA A, F, G, and N)	7/1/2022	7.0%					7.0%	7.0%										7.0%
NGLMEDF10ST-OT et al (MIPPA A, F, G, and N)	7/1/2021	3.0%					3.0%	3.0%										3.0%

National Health Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA 38020 A IA et al (Plans A, F, Hi-F, G, N)	9/11/2024	24.9%					24.9%	24.9%				24.9%						24.9%
2010 MIPPA 38020 A IA et al (Plans A, F, Hi-F, G, N)	8/1/2023	6.0%					6.0%	6.0%				6.0%						5.0%
2010 MIPPA 38020 A IA et al (Plans A, F, Hi-F, G, N)	5/1/2022	-4.5%					-6.0%	-4.5%				-4.5%						0.0%
2010 MIPPA 38020 A IA et al (Plans A, F, Hi-F, G, N)	1/1/2022	-2.0%					0.0%	-2.0%				-2.0%						-10.0%

New York Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
NYM1 et al	3/1/2025	0.0%		0.0%			0.0%			0.0%								
NYM1 et al	3/1/2024	0.0%		0.0%			0.0%			0.0%								
NYM1 et al	2/1/2023	0.0%		5.0%			5.0%			0.0%								
NYM1 et al	2/1/2022	0.0%		5.0%			5.0%			0.0%								

Omaha Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA – NM20, NM23, NM24	7/1/2024	5.5%					8.5%	14.0%				14.0%						14.0%
2010 MIPPA – NM20, NM23, NM24	7/1/2023	0.0%					11.0%	15.0%				0.0%						4.0%
2010 MIPPA – NM20, NM23, NM24	7/1/2022	0.0%					5.0%	15.0%				6.8%						10.0%
2010 MIPPA – NM20, NM23, NM24	7/1/2021	5.5%					12.8%	12.8%				5.5%						6.8%

Oxford Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA plans: 2010-104-F-IA et al	6/1/2024	0.0%					9.9%	9.9%										9.9%
2010 MIPPA plans: 2010-104-F-IA et al	6/1/2023	0.0%					9.9%	9.9%										5.5%
2010 MIPPA plans: 2010-104-F-IA et al	6/1/2022	0.0%					12.0%	12.0%										12.0%
2010 MIPPA plans: 2010-104-F-IA et al	6/1/2021	0.0%					12.0%	12.0%										12.0%

There are no Iowa policies in the group plans

Oxford Life Insurance Company (National States)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
ASM-1 et al	6/15/2024				2.0%		2.0%				2.0%							
ASM-1 et al	5/1/2023				5.0%		5.0%				5.0%							
ASM-1 et al	5/1/2022				5.0%		5.0%				5.0%							
ASM-1 et al	5/1/2021				4.0%		4.0%				4.0%							

Please note that Oxford Life Insurance Company purchased the National States Insurance Company Medicare Supplement block in 2010.

Pan-American Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 Modernized MIPPA PANF10ST-OT et al	11/1/2024	14.9%					14.9%	14.9%										14.9%
2010 Modernized MIPPA PANF10ST-OT et al	11/1/2023	15.0%					11.0%	15.5%										15.0%
2010 Modernized MIPPA PANF10ST-OT et al	3/1/2022	12.0%					6.0%	12.0%										8.0%

Pekin Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
H25-1A (Rev 12-94) (1990 plans)	5/1/2025	9.0%		9.0%			9.0%											
H25-1A (Rev 12-94) (1990 plans)	4/1/2024	9.5%		9.5%			9.5%											
H25-1A (Rev 12-94) (1990 plans)	4/1/2023	5.0%		5.0%			5.0%											
H25-1A (Rev 12-94) (1990 plans)	4/1/2022	6.0%		4.0%			4.0%											
H25-1A (Rev 12-94) (2010 MIPPA)	5/1/2025						10.0%	18.0%				10.0%						18.0%
H25-1A (Rev 12-94) (2010 MIPPA)	4/1/2024	9.5%					9.5%	9.5%				9.5%						9.5%
H25-1A (Rev 12-94) (2010 MIPPA)	4/1/2023	5.0%					5.0%	5.0%				5.0%						3.0%
H25-1A (Rev 12-94) (2010 MIPPA)	4/1/2022	5.0%					4.0%	5.0%				4.0%						0.0%

The 10-1-12 increase for Plan C is actually .9%, i.e., 9/10ths of 1%, however, the formatting makes reading it difficult.

Philadelphia American Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 Standardized MIPPA – MS.F.PALIA et al	9/1/2024	7.0%		6.0%			12.0%	12.0%				0.0%					0.0%	12.0%
2010 Standardized MIPPA – MS.F.PALIA et al	9/1/2023	5.0%		5.0%			9.8%	9.8%				0.0%						9.8%
2010 Standardized MIPPA – MS.F.PALIA et al	9/1/2022	6.0%		6.0%			8.0%	6.0%				0.0%						8.0%

Physicians Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Forms L265 et al	6/1/2025	7.5%	7.5%				7.5%	7.5%				7.5%						
Forms L265 et al	6/1/2024	12.0%	12.0%				12.0%	12.0%				12.0%						
Forms L265 et al	6/1/2023	9.0%	9.0%				9.0%	9.0%				9.0%						
Forms L265 et al	6/1/2022	7.0%	7.0%				7.0%	7.0%				7.0%						
Forms L265 et al	6/1/2021	0.0%	0.0%				0.0%	0.0%				0.0%						
Modernized MIPPA L030IA et al	7/1/2025						15.0%	15.0%				15.0%	15.0%					
Modernized MIPPA L030IA et al	7/1/2024						14.0%	14.0%				14.0%	14.0%					
Modernized MIPPA L030IA et al	7/1/2023	9.0%					9.0%	9.0%				9.0%	9.0%					
Modernized MIPPA L030IA et al	7/1/2022	6.0%					6.0%	6.0%				6.0%	6.0%					
Modernized MIPPA L030IA et al	7/1/2021	9.5%					9.5%	9.5%				9.5%	9.5%					

Physicians Mutual Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA Plans P020, P025, P026, P027	4/1/2025	15.0%					15.0%	15.0%				15.0%						15.0%
MIPPA Plans P020, P025, P026, P027	4/1/2024	12.0%					12.0%	12.0%				12.0%						12.0%
MIPPA Plans P020, P025, P026, P027	4/1/2023	9.0%					9.0%	9.0%				9.0%						9.0%
MIPPA Plans P020, P025, P026, P027	4/1/2022	9.0%					9.0%	9.0%				9.0%						9.0%
P620 (agent)	4/1/2025	9.5%					9.5%	7.5%										
P620 (agent)	4/1/2024	9.5%		9.5%			9.5%	9.5%										
P620 (agent)	4/1/2023	5.0%		5.0%			5.0%	0.0%										
P620 (agent)	4/1/2022	0.0%		0.0%			0.0%	0.0%										

Physicians Select Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA Plan G (S066IA) et al	1/1/2002	14.0%					14.0%	14.0%					14.0%					

Principal Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
GC 500 (D-MSP)	1/1/2025	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%							
GC 500 (D-MSP)	1/1/2024	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%							
GC 500 (D-MSP)	1/1/2023	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%							
GC 500 (D-MSP)	1/1/2022	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%							

Provident American Life and Health Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
3PA(IA) et al	12/6/2024	6.9%			6.9%		6.9%	6.9%	6.9%	6.9%	6.9%	6.9%						
3PA(IA) et al	12/6/2023	6.5%			6.5%		6.5%	6.5%	6.5%	6.5%	6.5%	6.5%						
3PA(IA) et al	12/6/2022	5.0%			5.0%		5.0%	5.0%	5.0%	5.0%	5.0%	5.0%						
3PA(IA) et al	12/6/2021	6.5%			6.5%		6.5%	6.5%	6.5%	6.5%	6.5%	6.5%						

Puritan Life Insurance Company of America

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized 2010 MIPPA plans PUICA-MS-PLANG et al	4/1/2025	14.1%					14.1%	14.1%										14.1%
Modernized 2010 MIPPA plans PUICA-MS-PLANG et al	4/1/2024	14.3%					14.3%	14.3%										14.3%
Modernized 2010 MIPPA plans PUICA-MS-PLANG et al	4/1/2023	14.0%					14.0%	14.0%										14.0%
Modernized 2010 MIPPA plans PUICA-MS-PLANG et al	4/1/2022	15.0%					15.0%	15.0%										15.0%

Reserve National Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA plans: MCS-10-F et al	1/1/2025						11.0%	11.0%				11.0%						11.0%
2010 MIPPA plans: MCS-10-F et al	1/1/2024	0.0%		0.0%			9.5%	9.5%				9.5%						9.5%
2010 MIPPA plans: MCS-10-F et al	1/1/2023	0.0%		0.0%			9.9%	9.9%				9.9%						9.9%
2010 MIPPA plans: MCS-10-F et al	1/1/2022	13.0%		13.0%			13.0%	13.0%				13.0%						13.0%
MCS-92-A et al	1/1/2025			11.0%	11.0%		11.0%					11.0%						
MCS-92-A et al	1/1/2024		0.0%	9.5%	9.5%		9.5%					9.5%						
MCS-92-A et al	1/1/2023	0.0%	0.0%	6.0%	6.0%		6.0%					6.0%						
MCS-92-A et al	1/1/2022	6.0%	6.0%	6.0%	6.0%		6.0%					6.0%						

Resource Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA RL100A, RL100F, and RL100G	1/1/2025	0.0%					0.0%	0.0%										
Standardized MIPPA RL100A, RL100F, and RL100G	4/1/2024	0.0%					0.0%	0.0%										
Standardized MIPPA RL100A, RL100F, and RL100G	4/1/2023	0.0%					0.0%	0.0%										
Standardized MIPPA RL100A, RL100F, and RL100G	4/1/2022	0.0%					0.0%	0.0%										

Royal Neighbors of America

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
20069AA-IA et al	4/1/2025	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%										
20069AA-IA et al	4/1/2024	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%										
20069AA-IA et al	4/1/2023	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%										
20069AA-IA et al	4/1/2022	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%										
20069AA-IA et al	4/1/2021	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%										

S. USA Life Insurance Company, Inc.

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA plans MSPAAU16GN, MSPFAU16GN, MSPGAU16GN	12/1/2024	14.0%					14.0%	14.0%										
MIPPA plans MSPAAU16GN, MSPFAU16GN, MSPGAU16GN	12/1/2023	14.8%					14.8%	14.8%										
MIPPA plans MSPAAU16GN, MSPFAU16GN, MSPGAU16GN	12/1/2022	14.0%					14.0%	14.0%										
MIPPA plans MSPAAU16GN, MSPFAU16GN, MSPGAU16GN	9/1/2021	12.5%					10.0%	12.9%										

Sanford Health Plan

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Select & Standard Plans (MIPPA Plans)	1/1/2025	15.0%	15.0%	15.0%	15.0%		15.0%	15.0%				15.0%			15.0%	15.0%	15.0%	15.0%
Select & Standard Plans (MIPPA Plans)	1/1/2024	15.0%	15.0%	15.0%	15.0%		15.0%	15.0%				15.0%			15.0%	15.0%	15.0%	15.0%
Select & Standard Plans (MIPPA Plans)	1/1/2023	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%				0.0%			0.0%	0.0%	0.0%	0.0%
Select & Standard Plans (MIPPA Plans)	4/1/2022	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%				10.0%			10.0%	10.0%	10.0%	10.0%

SBLI USA Life Insurance Company, Inc.

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA MSPGAS21GN - Plan G et al	1/1/2025	14.9%					14.9%	14.9%										14.9%
Standardized MIPPA MSPGAS21GN - Plan G et al	1/1/2024	13.0%					13.0%	13.0%										13.0%

Sentinel Security Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
SSLA10ST-OT etl al	11/1/2024						7.0%	14.3%										12.7%
SSLA10ST-OT etl al	11/1/2023	9.0%	9.0%	9.0%	9.0%		9.0%	9.0%										9.0%
SSLA10ST-OT etl al	11/1/2022	9.0%	9.0%	9.0%	9.0%		11.5%	9.0%										9.0%
SSLA10ST-OT etl al	10/1/2021	9.0%	9.0%	9.0%	9.0%		9.0%	9.0%										9.0%

Shenandoah Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA -- MS-AF 8-14 GN et al	4/1/2025						15.1%	15.1%										15.1%
2010 MIPPA -- MS-AF 8-14 GN et al	4/1/2024						16.9%	16.9%										16.9%
2010 MIPPA -- MS-AF 8-14 GN et al	4/1/2023						16.0%	17.9%										12.0%
2010 MIPPA -- MS-AF 8-14 GN et al	4/1/2022	15.0%					15.0%	15.0%										7.0%
2010 MIPPA -- MS-AF 8-14 GN et al	4/1/2021	15.0%					15.0%	15.0%										0.0%
MS-AA 5-06 GN - Plan A et al	3/1/2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										

Sierra Health & Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
IA-SEL-A	6/1/2024	8.5%	8.5%	8.5%			8.5%											
IA-SEL-A	1/1/2023	0.0%	0.0%	0.0%			0.0%											
IA-SEL-A	1/1/2022	0.0%	0.0%	0.0%			0.0%											

SILAC Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
920 Plans A-J	5/1/2025						6.0%				6.0%							
920 Plans A-J	5/1/2024						6.0%				6.0%							
920 Plans A-J	5/1/2023	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		4.0%		4.0%		
920 Plans A-J	5/1/2022	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%		3.0%		3.0%		
920 Plans A-J	5/1/2021	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%		3.0%		3.0%		
Form 2070 (2010 MIPPA plans A, F, G, and N)	4/1/2025	10.0%					10.0%	10.0%										16.0%
Form 2070 (2010 MIPPA plans A, F, G, and N)	4/1/2024	14.0%					10.0%	14.0%										14.0%
Form 2070 (2010 MIPPA plans A, F, G, and N)	4/1/2023	14.0%					14.0%	14.0%										14.0%
Form 2070 (2010 MIPPA plans A, F, G, and N)	4/1/2022	8.0%					12.0%	15.0%										12.0%

Formerly known as Equitable Life & Casualty Insurance Company

Standard Life and Accident Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
124A-192B	8/1/2025	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%				5.0%						
124A-192B	7/1/2024	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%				6.5%						
124A-192B	11/1/2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				0.0%						
124A-192B	11/1/2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				6.6%						
124A-192B	11/1/2021	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%				6.0%						
2010 MIPPA plans: 2010-1006-F et al	3/1/2025	12.0%	12.0%	12.0%	12.0%		12.0%	12.0%				12.0%						12.0%
2010 MIPPA plans: 2010-1006-F et al	3/1/2024	8.5%	8.5%	8.5%	8.5%		8.5%	8.5%				8.5%						8.5%
2010 MIPPA plans: 2010-1006-F et al	3/1/2023	12.9%	12.9%	12.9%	12.9%		12.9%	12.9%				12.9%						12.9%
2010 MIPPA plans: 2010-1006-F et al	3/1/2022	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%				10.0%						10.0%

State Farm Mutual Automobile Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA 97067 et al Pre-MIPPA 97037 et al	1/1/2025	4.9%		4.9%			4.9%	15.0%										11.2%
MIPPA 97067 et al Pre-MIPPA 97037 et al	1/1/2024	0.0%		0.0%	10.0%		0.0%	10.0%										10.0%
MIPPA 97067 et al Pre-MIPPA 97037 et al	1/1/2023	3.6%		3.6%	0.0%		3.6%	0.0%										0.0%
MIPPA 97067 et al Pre-MIPPA 97037 et al	1/1/2022	9.9%		9.9%	5.1%		9.9%	5.1%										5.1%

State Mutual Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA plans (Direct and Brokerage)	8/1/2024						17.9%	17.9%				17.9%						17.9%
2010 MIPPA plans (Direct and Brokerage)	7/1/2023						12.0%	12.0%				12.0%						12.0%
2010 MIPPA plans (Direct and Brokerage)	7/1/2022						4.5%	4.5%				4.5%						4.5%
2010 MIPPA plans (Direct and Brokerage)	5/1/2021						3.0%	5.0%				0.0%						0.0%
MS-AAIA - Plan A (for polices novating from Lincoln Heritage)	7/1/2022	3.5%	3.5%	3.5%	3.5%		3.5%											
MS-AAIA - Plan A (for polices novating from Lincoln Heritage)	7/1/2021	5.0%	5.0%	5.0%	5.0%		5.0%											

Note – all of the 2010 MIPPA plans below refer to the Direct block. There are no Brokerage plans with lowa inforce yet (as of 2-2-2021)

Sterling Investors Life (Assump Rein_Sterling National)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
91020 F et al (2010 MIPPA A, F, G, and N)	2/1/2025						16.0%	16.0%										16.0%
91020 F et al (2010 MIPPA A, F, G, and N)	2/1/2024						16.1%	16.1%										12.0%
91020 F et al (2010 MIPPA A, F, G, and N)	2/1/2023	16.0%					16.0%	16.0%										16.0%
91020 F et al (2010 MIPPA A, F, G, and N)	2/1/2022	16.0%					16.0%	16.0%										9.0%

(Formerly Sterling National Life Ins Co – prev Equitable National) This block was formerly on Sterling National paper, however, Sterling Investors runs this block of business (now) via an assumption reinsurance agreement.

Sterling Investors Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA plans SIMSAA2010IA	12/1/2024	4.3%	4.3%	4.3%	4.3%		4.3%	4.3%				4.3%					4.3%	4.3%
Modernized MIPPA plans SIMSAA2010IA	12/1/2023	6.0%	6.0%	6.0%	6.0%		6.0%	6.0%				6.0%					6.0%	6.0%
Modernized MIPPA plans SIMSAA2010IA	12/1/2022	7.5%	7.5%	7.5%	7.5%		7.5%	7.5%				7.5%					7.5%	7.5%
Modernized MIPPA plans SIMSAA2010IA	12/1/2021	8.7%	8.7%	8.7%	8.7%		8.7%	8.7%				8.7%					8.7%	8.7%

Sterling Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2011 MIPPA SEL F (09/11) et al	2/4/2025	6.7%	6.7%	6.7%			6.7%	6.7%							6.7%			6.7%
2011 MIPPA SEL F (09/11) et al	2/4/2024	7.0%	7.0%	7.0%			7.0%	7.0%							7.0%			7.0%
2011 MIPPA SEL F (09/11) et al	2/4/2023	6.5%	6.5%	6.5%			6.5%	6.5%							6.5%			6.5%
2011 MIPPA SEL F (09/11) et al	2/4/2022	7.9%	7.9%	7.9%			7.9%	7.9%							7.9%			7.9%
2011 MIPPA STD F (09/11) et al	2/4/2025	3.0%	3.0%	3.0%			3.0%	3.0%							3.0%			3.0%
2011 MIPPA STD F (09/11) et al	2/4/2024	5.0%	5.0%	5.0%			5.0%	5.0%							5.0%			5.0%
2011 MIPPA STD F (09/11) et al	2/4/2023	6.5%	6.5%	6.5%			6.5%	6.5%							6.5%			6.5%
2011 MIPPA STD F (09/11) et al	2/4/2022	7.9%	7.9%	7.9%			7.9%	7.9%							7.9%			7.9%
IASEL	4/7/2025						6.7%											
IASEL	4/7/2024						7.0%											
IASEL	4/7/2023						3.0%											
IASEL	4/7/2022						7.9%											
IASTD	4/7/2025							3.0%										
IASTD	4/7/2024							5.0%							5.0%			
IASTD	4/7/2023							3.0%							3.0%			
IASTD	4/7/2022							7.9%							7.9%			

Thrivent Financial for Lutherans

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
12052IA, 12093IA	1/1/2022	6.0%	3.0%	3.0%	3.0%		6.0%	6.0%	2.0%	2.0%		2.0%				0.0%	0.0%	
All Modernized 2010 plans	1/1/2025				15.0%		15.0%	15.0%				15.0%						
All Modernized 2010 plans	1/1/2024				13.0%		13.0%	13.0%				13.0%						
All Modernized 2010 plans	1/1/2023				5.0%		9.9%	9.9%				0.0%						
All pre-2010 policies	1/1/2025			15.0%	15.0%		15.0%		15.0%	15.0%						0.0%		
All pre-2010 policies	1/1/2024			13.0%	13.0%		13.0%		13.0%	13.0%						13.0%		
All pre-2010 policies	1/1/2023			9.9%	9.9%		9.9%		5.0%	9.9%						5.0%		

Formerly Aid Association for Lutherans – name changed to Thrivent Financial for Lutherans effective 5/21/2002

Tier One Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MIPPA block – AFLMSP22G et al	3/1/2025						18.9%	18.9%										15.0%
MIPPA block – AFLMSP22G et al	3/1/2024	6.0%	6.0%	6.0%	6.0%		6.0%	6.0%										6.0%

Transamerica Life Insurance Company (formerly Life Investors)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 IND MIPPA plans: MS2013IPT-F IA et al	6/1/2025	12.0%	12.0%	12.0%	9.5%		12.0%	9.5%							9.5%	9.5%	9.5%	9.5%
2010 IND MIPPA plans: MS2013IPT-F IA et al	3/1/2024	15.0%	15.0%	15.0%	9.5%		15.0%	9.5%							9.5%	9.5%	9.5%	9.5%
2010 IND MIPPA plans: MS2013IPT-F IA et al	12/1/2022	5.8%	5.8%	5.8%	0.0%		5.8%	0.0%							0.0%	0.0%	0.0%	0.0%
2010 IND MIPPA plans: MS2013IPT-F IA et al	11/1/2021	3.5%	3.5%	3.5%	0.0%		3.5%	0.0%							0.0%	0.0%	0.0%	0.0%
4100IPL, 4200IPB, 4300IPP	11/1/2024	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
4100IPL, 4200IPB, 4300IPP	7/1/2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
Group - MS4100GPL-A	2/1/2025						5.0%			5.0%	5.0%							
Group - MS4100GPL-A	12/1/2023	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%							
Group - MS4100GPL-A	6/1/2022	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%							
Group MS5000GPT-A.IA, MS9000GPT-A.IA (pre/post MIPPA)	1/1/2025	15.0%		15.0%			15.0%	9.0%										9.0%
Group MS5000GPT-A.IA, MS9000GPT-A.IA (pre/post MIPPA)	11/1/2023	12.0%		12.0%			12.0%	6.1%										6.1%
Group MS5000GPT-A.IA, MS9000GPT-A.IA (pre/post MIPPA)	4/1/2022	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	0.0%							0.0%	0.0%	0.0%	0.0%

The 4200 series policies represent the former Bankers United Life Assurance Company block of business. Bankers United Life Assurance Company merged into Life Investors Insurance Company of America (IA #0207), eff 12/31/2001, df 1/7/2002. The '833 block' is formerly Academy Life Insurance Company

Transamerica Life Insurance Company (formerly PFL)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
MS4500GPT-A.IA et al and MS8000GPT-A.IA et al	6/1/2024	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	8.0%			12.0%				8.0%	8.0%	8.0%	8.0%
MS4500GPT-A.IA et al and MS8000GPT-A.IA et al	6/1/2023	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	3.0%			9.5%							3.0%
MS4500GPT-A.IA et al and MS8000GPT-A.IA et al	3/1/2022	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	0.0%			7.5%							0.0%

UniCare Life & Health Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standard F IA0001F et al	9/1/2024	7.0%					7.0%					7.0%				7.0%		
Standard F IA0001F et al	9/1/2023	7.0%					7.0%					7.0%				7.0%		
Standard F IA0001F et al	9/1/2022	2.5%					2.5%					2.5%				2.5%		
Standard F IA0001F et al	9/1/2021	0.0%					0.0%					0.0%				0.0%		

Unified Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2015 series Modernized MIPPA UNMSFA2015 (Plan F) et al	5/1/2025	14.9%					14.9%	14.9%				14.9%						14.9%
2015 series Modernized MIPPA UNMSFA2015 (Plan F) et al	5/1/2024	13.3%					13.3%	13.3%				0.0%						13.3%
2015 series Modernized MIPPA UNMSFA2015 (Plan F) et al	5/1/2023	12.5%					12.5%	12.5%				0.0%						12.5%
2015 series Modernized MIPPA UNMSFA2015 (Plan F) et al	5/1/2022	12.0%					12.0%	12.0%				0.0%						5.0%

Unified Life Insurance Company (National Foundation)

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
NCDMA-93 (<65)	4/1/2022	10.0%	10.0%	10.0%			10.0%											

Union Security Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Standardized MIPPA USCMSP18G et al	2/1/2025	17.9%					17.9%	17.9%										17.9%
Standardized MIPPA USCMSP18G et al	2/1/2024	14.3%					14.3%	14.3%										14.3%
Standardized MIPPA USCMSP18G et al	2/1/2023	14.0%					14.0%	14.0%										14.0%
Standardized MIPPA USCMSP18G et al	2/1/2022	15.0%					8.0%	15.0%										6.0%

United American Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
DMSA, B, (<65)	8/1/2024	0.0%	5.0%									0.0%						
DMSA, B, (<65)	6/15/2023	6.0%	6.0%									9.0%						
DMSA, B, (<65)	6/15/2022	6.0%	0.0%									8.0%						
DMSA, B, (<65)	6/15/2021	6.0%	0.0%									6.0%						
MSF et al	8/1/2024	0.0%	5.0%	5.0%	5.0%		9.5%	9.0%				15.0%	15.0%		0.0%	0.0%		15.0%
MSF et al	6/15/2023	0.0%	5.0%	5.0%	5.0%		5.0%	5.0%				9.0%	9.0%		0.0%	0.0%		5.0%
MSF et al	6/15/2022	0.0%	4.0%	4.0%	4.0%		4.0%	4.0%				0.0%	0.0%		0.0%	0.0%		4.0%
MSF et al	6/15/2021	0.0%	6.0%	6.0%	6.0%		6.0%	0.0%				0.0%	0.0%		0.0%	0.0%		6.0%

United Insurance Company of America

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA U-MCS-20-G-IA et al	8/1/2024	9.9%			9.9%		9.9%	9.9%					9.9%					9.9%
2010 MIPPA U-MCS-20-G-IA et al	8/1/2023	6.0%			6.0%		6.0%	6.0%					6.0%					6.0%
2010 MIPPA U-MCS-20-G-IA et al	8/1/2022	10.0%			10.0%		-16.0%	7.0%					-22.4%					-13.1%
2010 MIPPA U-MCS-20-G-IA et al	8/1/2021	7.0%			7.0%		3.0%	7.0%					3.0%					3.0%

United of Omaha Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
1992 Legacy: UM1, UM4, and UM5	10/1/2024	0.0%					12.9%	12.9%										
1992 Legacy: UM1, UM4, and UM5	10/1/2023	0.0%					8.0%	8.0%										
1992 Legacy: UM1, UM4, and UM5	10/1/2022	0.0%					6.0%	12.0%										
1992 Legacy: UM1, UM4, and UM5	10/1/2021	0.0%					6.0%	8.0%										
2010 MIPPA plan N: UM31	8/1/2021																	5.0%
2010 MIPPA plans: UM20, UM23, UM24, UM30	10/1/2024	0.0%					12.9%	12.9%									0.0%	12.9%
2010 MIPPA plans: UM20, UM23, UM24, UM30	10/1/2023	0.0%					8.0%	8.0%									0.0%	0.0%
2010 MIPPA plans: UM20, UM23, UM24, UM30	10/1/2022	0.0%					6.0%	12.0%									0.0%	4.5%
2010 MIPPA plans: UM20, UM23, UM24, UM30	10/1/2021	0.0%					6.0%	8.0%									8.0%	

United States Fire Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Med Supp-10000P-Plan G et al	7/1/2025						17.9%	17.9%					0.0%					17.9%
Med Supp-10000P-Plan G et al	7/1/2024						15.0%	15.0%					0.0%					15.0%
Med Supp-10000P-Plan G et al	7/1/2023						12.9%	12.9%					0.0%					0.0%
Med Supp-10000P-Plan G et al	7/1/2022						0.0%	1.0%					0.0%					-3.0%
Med Supp-10000P-Plan G et al	7/1/2021						0.0%	3.0%					0.0%					0.0%

United World Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA plans WM24 (Plan F) et al	3/1/2025	0.0%					22.5%	22.5%				6.0%	0.0%					22.5%
2010 MIPPA plans WM24 (Plan F) et al	3/1/2024	0.0%					18.0%	18.0%				6.0%	0.0%					18.0%
2010 MIPPA plans WM24 (Plan F) et al	3/1/2023	0.0%					15.0%	15.0%				0.0%	0.0%					15.0%
2010 MIPPA plans WM24 (Plan F) et al	3/1/2022	0.0%					14.0%	14.0%				0.0%	0.0%					14.0%
2010 MIPPA plans WM24 (Plan F) et al	3/1/2021	0.0%					9.0%	4.0%				0.0%	0.0%					5.0%
WM1 et al	9/1/2024	12.0%	12.0%	12.0%	12.0%		12.0%	12.0%										
WM1 et al	9/1/2023	0.0%	0.0%	0.0%	0.0%		8.0%	0.0%										
WM1 et al	9/1/2022	3.3%	3.3%	3.3%	3.3%		8.0%	3.3%										
WM1 et al	9/1/2021	2.5%	3.0%	0.0%	3.0%		3.0%	3.0%										

UnitedHealthcare Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA plans: IMS-POL-2010 F-IA et al	10/1/2022						0.0%					0.0%				0.0%		0.0%
G-36000-4 (post_6-1-10)	6/1/2022	0.0%	3.0%	4.5%			4.5%	3.0%							2.9%	2.9%		3.0%
G-36000-4 (pre and post 6-1-2010)	6/1/2025	7.1%	7.1%	7.0%	7.0%	7.1%	7.1%	16.6%	12.1%	12.1%	12.1%				11.5%	11.9%		16.6%
G-36000-4 (pre and post 6-1-2010)	6/1/2024	15.1%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%				15.1%	14.9%		15.0%
G-36000-4 (pre and post 6-1-2010)	6/1/2023	8.1%	7.8%	8.0%	8.0%	8.0%	8.1%	8.0%	8.1%	8.0%	8.0%				8.1%	8.0%		8.5%
G-36000-4 (pre_6-1-10)	6/1/2022	0.0%	3.0%	4.5%	3.0%	3.0%	4.5%	3.0%	3.0%	3.0%	4.5%				3.0%	3.0%		

USAA Life Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 MIPPA - Plans A, F, G, and N)	5/1/2024	10.0%					8.0%	1.0%										10.0%
2010 MIPPA - Plans A, F, G, and N)	5/1/2023	8.0%					3.0%	9.0%										4.0%
2010 MIPPA - Plans A, F, G, and N)	5/1/2022	7.0%					3.0%	5.0%										4.0%
LIM19799-A 1-92 (1990 A and F)	5/1/2024	0.0%					0.0%											
LIM19799-A 1-92 (1990 A, D, F, and G)	5/1/2023	0.0%			0.0%		0.0%	0.0%										
LIM19799-A 1-92 (1990 A, D, F, and G)	5/1/2022	0.0%			0.0%		0.0%	0.0%										

Washington National Insurance Company

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
IMP-9500, IMP-1950, CIC-1000 and WNIC-1004 All Plans	6/1/2025						15.0%	2.0%			1.5%							
IMP-9500, IMP-1950, CIC-1000 and WNIC-1004 All Plans	6/1/2024				5.5%		4.0%	5.0%			0.0%							
IMP-9500, IMP-1950, CIC-1000 and WNIC-1004 All Plans	6/1/2023	0.0%			0.0%	0.0%	0.0%	0.0%			0.0%							
IMP-9500, IMP-1950, CIC-1000 and WNIC-1004 All Plans	6/1/2022	0.0%			0.0%	0.0%	0.0%	0.0%			0.0%							
IMP-9500, IMP-1950, CIC-1000 and WNIC-1004 All Plans	6/1/2021	0.0%			0.0%	0.0%	0.0%	0.0%			0.0%							
MIPPA plans WNIC2096G et al (A, F, G, HG, and N)	6/1/2024	0.0%					0.0%	4.5%					0.0%					0.0%
MIPPA plans WNIC2096G et al (A, F, G, HG, and N)	6/1/2023	4.5%					4.5%	4.5%					4.5%					4.5%

Wellmark Blue Cross Blue Shield of Iowa

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA & Preferred (A, D, F, HDF, G, and N)	1/1/2025	9.6%			9.1%		7.5%	15.4%				7.5%						11.5%
Modernized MIPPA & Preferred (A, D, F, HDF, G, and N)	1/1/2024	6.4%			7.3%		9.1%	5.8%				9.1%						5.6%
Modernized MIPPA & Preferred (A, D, F, HDF, G, and N)	1/1/2023	6.7%			6.3%		6.5%	5.9%				6.5%						8.6%
Modernized MIPPA & Preferred (A, D, F, HDF, G, and N)	1/1/2022	5.0%			6.3%		5.9%	6.4%				5.9%						7.2%
Plan A et al	1/1/2025	7.9%		7.5%		7.2%	6.2%				7.5%					0.0%		
Plan A et al	1/1/2024	6.2%		5.5%		5.3%	7.8%				5.5%					5.4%		
Plan A et al	1/1/2023	6.3%		6.1%		8.1%	4.7%				6.1%					6.1%		
Plan A et al	1/1/2022	6.0%		5.5%		6.9%	9.9%				5.5%					5.5%		

Western Catholic Union

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
2010 Standardized Medicare Supplement Plans A, F, G and N.	6/1/2025	12.0%					12.0%	12.0%										12.0%
2010 Standardized Medicare Supplement Plans A, F, G and N.	6/1/2024	12.0%					12.0%	12.0%										12.0%
2010 Standardized Medicare Supplement Plans A, F, G and N.	6/1/2023	12.5%					12.5%	12.5%										12.5%
2010 Standardized Medicare Supplement Plans A, F, G and N.	6/1/2022	13.5%					13.5%	13.5%										13.5%
2010 Standardized Medicare Supplement Plans A, F, G and N.	5/1/2021	15.0%					15.0%	15.0%										15.0%

Woodmen of the World Life Insurance Society

Form Numbers	Effective Date	A	B	C	D	E	F	G	H	I	J	HD-F	HD-G	HD-J	K	L	M	N
Modernized MIPPA Plan G et al (MTD series)	6/1/2025						20.0%	20.0%				9.0%						9.0%
Modernized MIPPA Plan G et al (MTD series)	6/1/2024						9.0%	9.0%				9.0%						9.0%

* End of report note: Over the last several years, the original standardized plans (A - J) have been updated, and several new plans have been added. However, for historical rate increase purposes, this report includes all plans whether they are available for sale or not.