

American Retirement Life Insurance Company

MEDICARE SUPPLEMENT

MARYLAND

Attained Age Rates -- Effective 8/14/2014

PREFERRED ANNUAL & MONTHLY BANK DRAFT RATES

FEMALE RATES								Attained Age	MALE RATES							
Plan A		Plan F		Plan G		Plan N			Plan A		Plan F		Plan G		Plan N	
Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
1,715.46	142.90	0.00	0.00	0.00	0.00	0.00	0.00	Under 65	1,972.77	164.33	0.00	0.00	0.00	0.00	0.00	0.00
1,589.91	132.44	1,959.28	163.21	1,685.99	140.44	1,342.61	111.84	65	1,828.40	152.31	2,253.16	187.69	1,938.88	161.51	1,544.01	128.62
1,589.91	132.44	1,959.28	163.21	1,685.99	140.44	1,342.61	111.84	66	1,828.40	152.31	2,253.16	187.69	1,938.88	161.51	1,544.01	128.62
1,661.47	138.40	2,044.66	170.32	1,768.02	147.28	1,405.62	117.09	67	1,910.69	159.16	2,351.35	195.87	2,033.24	169.37	1,616.45	134.65
1,732.21	144.29	2,126.17	177.11	1,846.37	153.80	1,466.68	122.17	68	1,992.04	165.94	2,445.11	203.68	2,123.32	176.87	1,686.68	140.50
1,801.69	150.08	2,209.58	184.06	1,926.54	160.48	1,527.76	127.26	69	2,071.94	172.59	2,541.02	211.67	2,215.50	184.55	1,756.92	146.35
1,868.95	155.68	2,287.12	190.52	2,001.02	166.68	1,585.27	132.05	70	2,149.30	179.04	2,630.18	219.09	2,301.17	191.69	1,823.05	151.86
1,924.82	160.34	2,362.00	196.75	2,072.98	172.68	1,643.05	136.87	71	2,213.52	184.39	2,716.30	226.27	2,383.93	198.58	1,889.50	157.40
1,980.68	164.99	2,436.87	202.99	2,144.93	178.67	1,700.82	141.68	72	2,277.77	189.74	2,802.42	233.44	2,466.68	205.47	1,955.93	162.93
2,036.55	169.64	2,511.76	209.23	2,216.89	184.67	1,758.57	146.49	73	2,342.02	195.09	2,888.52	240.61	2,549.43	212.37	2,022.36	168.46
2,092.40	174.30	2,586.64	215.47	2,288.84	190.66	1,816.35	151.30	74	2,406.27	200.44	2,974.63	247.79	2,632.18	219.26	2,088.81	174.00
2,150.42	179.13	2,664.19	221.93	2,363.16	196.85	1,876.00	156.27	75	2,472.97	206.00	3,063.81	255.22	2,717.65	226.38	2,157.40	179.71
2,200.48	183.30	2,744.33	228.60	2,438.22	203.10	1,938.83	161.50	76	2,530.55	210.79	3,155.99	262.89	2,803.95	233.57	2,229.65	185.73
2,251.32	187.53	2,825.82	235.39	2,514.54	209.46	2,002.71	166.83	77	2,589.02	215.67	3,249.70	270.70	2,891.71	240.88	2,303.13	191.85
2,305.25	192.03	2,911.55	242.53	2,594.70	216.14	2,069.74	172.41	78	2,651.03	220.83	3,348.27	278.91	2,983.91	248.56	2,380.20	198.27
2,360.08	196.59	2,998.81	249.80	2,676.33	222.94	2,138.00	178.10	79	2,714.09	226.08	3,448.63	287.27	3,077.77	256.38	2,458.71	204.81
2,415.85	201.24	3,087.64	257.20	2,759.43	229.86	2,207.51	183.89	80	2,778.24	231.43	3,550.78	295.78	3,173.34	264.34	2,538.64	211.47
2,478.49	206.46	3,196.94	266.31	2,860.91	238.31	2,294.90	191.17	81	2,850.27	237.43	3,676.48	306.25	3,290.05	274.06	2,639.14	219.84
2,542.30	211.77	3,308.42	275.59	2,964.44	246.94	2,384.09	198.59	82	2,923.65	243.54	3,804.68	316.93	3,409.11	283.98	2,741.70	228.38
2,609.85	217.40	3,425.48	285.34	3,073.06	255.99	2,477.53	206.38	83	3,001.33	250.01	3,939.30	328.14	3,534.03	294.38	2,849.16	237.34
2,678.72	223.14	3,545.04	295.30	3,184.01	265.23	2,572.99	214.33	84	3,080.54	256.61	4,076.79	339.60	3,661.62	305.01	2,958.94	246.48
2,748.96	228.99	3,667.13	305.47	3,297.34	274.67	2,670.53	222.46	85	3,161.30	263.34	4,217.19	351.29	3,791.93	315.87	3,071.10	255.82
2,823.99	235.24	3,795.92	316.20	3,415.89	284.54	2,772.05	230.91	86	3,247.59	270.52	4,365.31	363.63	3,928.27	327.22	3,187.87	265.55
2,900.84	241.64	3,928.15	327.21	3,537.65	294.69	2,876.36	239.60	87	3,335.96	277.89	4,517.37	376.30	4,068.30	338.89	3,307.82	275.54
2,979.54	248.20	4,063.92	338.52	3,662.69	305.10	2,983.54	248.53	88	3,426.46	285.42	4,673.52	389.30	4,212.09	350.87	3,431.06	285.81
3,057.11	254.66	4,199.18	349.79	3,787.34	315.49	3,090.59	257.45	89	3,515.68	292.86	4,829.05	402.26	4,355.43	362.81	3,554.18	296.06
3,133.39	261.01	4,333.59	360.99	3,911.34	325.81	3,197.29	266.33	90	3,603.41	300.16	4,983.62	415.14	4,498.04	374.69	3,676.89	306.28
3,207.58	267.19	4,471.46	372.47	4,038.10	336.37	3,307.35	275.50	91	3,688.72	307.27	5,142.18	428.34	4,643.82	386.83	3,803.45	316.83
3,283.16	273.49	4,612.19	384.20	4,167.49	347.15	3,419.72	284.86	92	3,775.63	314.51	5,304.02	441.82	4,792.62	399.23	3,932.69	327.59
3,353.52	279.35	4,746.43	395.38	4,291.09	357.45	3,527.50	293.84	93	3,856.56	321.25	5,458.38	454.68	4,934.75	411.06	4,056.62	337.92
3,425.05	285.31	4,883.07	406.76	4,416.89	367.93	3,637.21	302.98	94	3,938.80	328.10	5,615.52	467.77	5,079.41	423.11	4,182.79	348.43
3,497.73	291.36	5,022.14	418.34	4,544.94	378.59	3,748.93	312.29	95	4,022.40	335.07	5,775.45	481.09	5,226.67	435.38	4,311.25	359.13
3,567.68	297.19	5,122.58	426.71	4,635.84	386.17	3,823.90	318.53	96	4,102.84	341.77	5,890.97	490.72	5,331.20	444.09	4,397.48	366.31
3,639.05	303.13	5,225.03	435.24	4,728.55	393.89	3,900.38	324.90	97	4,184.89	348.60	6,008.79	500.53	5,437.84	452.97	4,485.43	373.64
3,711.83	309.20	5,329.53	443.95	4,823.12	401.77	3,978.39	331.40	98	4,268.59	355.57	6,128.96	510.54	5,546.60	462.03	4,575.14	381.11
3,786.06	315.38	5,436.13	452.83	4,919.59	409.80	4,057.95	338.03	99	4,353.97	362.69	6,251.54	520.75	5,657.53	471.27	4,666.64	388.73

Policies may be issued on an annual, semi-annual, quarterly or monthly mode.

To obtain semi-annual premiums, multiply the above-quoted annual premium by 0.52. To obtain quarterly premiums, multiply the above quoted premium by 0.265.

Add one-time enrollment fee of \$20.00 to the first premium.

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MEDICARE SUPPLEMENT

MARYLAND

Attained Age Rates -- Effective 8/14/2014

STANDARD ANNUAL & MONTHLY BANK DRAFT RATES

FEMALE RATES								Attained Age	MALE RATES							
Plan A		Plan F		Plan G		Plan N			Plan A	Plan F		Plan G		Plan N		
Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly			
1,887.00	157.19	0.00	0.00	0.00	0.00	0.00	0.00	Under 65	2,170.05	180.77	0.00	0.00	0.00	0.00	0.00	0.00
1,748.90	145.68	2,155.20	179.53	1,854.59	154.49	1,476.88	123.02	65	2,011.24	167.54	2,478.48	206.46	2,132.77	177.66	1,698.41	141.48
1,748.90	145.68	2,155.20	179.53	1,854.59	154.49	1,476.88	123.02	66	2,011.24	167.54	2,478.48	206.46	2,132.77	177.66	1,698.41	141.48
1,827.63	152.24	2,249.11	187.35	1,944.84	162.01	1,546.18	128.80	67	2,101.78	175.08	2,586.49	215.45	2,236.56	186.31	1,778.10	148.12
1,905.43	158.72	2,338.79	194.82	2,031.00	169.18	1,613.35	134.39	68	2,191.24	182.53	2,689.61	224.04	2,335.65	194.56	1,855.34	154.55
1,981.85	165.09	2,430.55	202.46	2,119.18	176.53	1,680.52	139.99	69	2,279.13	189.85	2,795.14	232.84	2,437.06	203.01	1,932.61	160.99
2,055.84	171.25	2,515.82	209.57	2,201.13	183.35	1,743.80	145.26	70	2,364.22	196.94	2,893.20	241.00	2,531.29	210.86	2,005.35	167.05
2,117.29	176.37	2,598.20	216.43	2,280.27	189.95	1,807.34	150.55	71	2,434.89	202.83	2,987.93	248.89	2,622.33	218.44	2,078.45	173.13
2,178.74	181.49	2,680.56	223.29	2,359.42	196.54	1,870.89	155.85	72	2,505.56	208.71	3,082.64	256.78	2,713.34	226.02	2,151.52	179.22
2,240.19	186.61	2,762.94	230.15	2,438.59	203.13	1,934.44	161.14	73	2,576.22	214.60	3,177.37	264.67	2,804.37	233.60	2,224.62	185.31
2,301.64	191.73	2,845.30	237.01	2,517.74	209.73	1,997.99	166.43	74	2,646.90	220.49	3,272.11	272.57	2,895.40	241.19	2,297.69	191.40
2,365.46	197.04	2,930.61	244.12	2,599.48	216.54	2,063.60	171.90	75	2,720.28	226.60	3,370.19	280.74	2,989.42	249.02	2,373.14	197.68
2,420.53	201.63	3,018.76	251.46	2,682.05	223.41	2,132.71	177.65	76	2,783.60	231.87	3,471.58	289.18	3,084.35	256.93	2,452.62	204.30
2,476.45	206.29	3,108.40	258.93	2,765.99	230.41	2,202.98	183.51	77	2,847.92	237.23	3,574.67	297.77	3,180.88	264.97	2,533.44	211.04
2,535.78	211.23	3,202.70	266.78	2,854.17	237.75	2,276.73	189.65	78	2,916.14	242.91	3,683.10	306.80	3,282.29	273.41	2,618.22	218.10
2,596.09	216.25	3,298.69	274.78	2,943.96	245.23	2,351.80	195.90	79	2,985.51	248.69	3,793.50	316.00	3,385.54	282.02	2,704.57	225.29
2,657.44	221.36	3,396.42	282.92	3,035.37	252.85	2,428.26	202.27	80	3,056.05	254.57	3,905.87	325.36	3,490.67	290.77	2,792.50	232.62
2,726.35	227.10	3,516.63	292.94	3,147.00	262.15	2,524.40	210.28	81	3,135.29	261.17	4,044.12	336.88	3,619.06	301.47	2,903.07	241.83
2,796.53	232.95	3,639.25	303.15	3,260.89	271.63	2,622.50	218.45	82	3,216.01	267.89	4,185.14	348.62	3,750.01	312.38	3,015.88	251.22
2,870.83	239.14	3,768.02	313.88	3,380.38	281.59	2,725.28	227.02	83	3,301.46	275.01	4,333.23	360.96	3,887.42	323.82	3,134.08	261.07
2,946.61	245.45	3,899.55	324.83	3,502.42	291.75	2,830.30	235.76	84	3,388.60	282.27	4,484.47	373.56	4,027.78	335.51	3,254.84	271.13
3,023.85	251.89	4,033.84	336.02	3,627.07	302.13	2,937.58	244.70	85	3,477.43	289.67	4,638.91	386.42	4,171.13	347.46	3,378.22	281.41
3,106.39	258.76	4,175.51	347.82	3,757.48	313.00	3,049.26	254.00	86	3,572.35	297.58	4,801.83	399.99	4,321.11	359.95	3,506.64	292.10
3,190.92	265.80	4,320.96	359.94	3,891.41	324.15	3,164.01	263.56	87	3,669.56	305.67	4,969.11	413.93	4,475.13	372.78	3,638.61	303.10
3,277.49	273.01	4,470.31	372.38	4,028.95	335.61	3,281.89	273.38	88	3,769.10	313.97	5,140.85	428.23	4,633.30	385.95	3,774.18	314.39
3,362.84	280.12	4,619.10	384.77	4,166.08	347.03	3,399.67	283.19	89	3,867.25	322.14	5,311.96	442.49	4,790.99	399.09	3,909.61	325.67
3,446.74	287.11	4,766.95	397.09	4,302.46	358.39	3,517.02	292.97	90	3,963.75	330.18	5,481.98	456.65	4,947.85	412.16	4,044.58	336.91
3,528.34	293.91	4,918.60	409.72	4,441.91	370.01	3,638.09	303.05	91	4,057.59	338.00	5,656.39	471.18	5,108.19	425.51	4,183.80	348.51
3,611.48	300.84	5,073.41	422.62	4,584.23	381.87	3,761.69	313.35	92	4,153.19	345.96	5,834.42	486.01	5,271.87	439.15	4,325.95	360.35
3,688.88	307.28	5,221.08	434.92	4,720.19	393.19	3,880.23	323.22	93	4,242.22	353.38	6,004.24	500.15	5,428.22	452.17	4,462.28	371.71
3,767.56	313.84	5,371.37	447.44	4,858.57	404.72	4,000.92	333.28	94	4,332.69	360.91	6,177.07	514.55	5,587.36	465.43	4,601.07	383.27
3,847.51	320.50	5,524.35	460.18	4,999.43	416.45	4,123.81	343.51	95	4,424.64	368.57	6,353.00	529.20	5,749.34	478.92	4,742.39	395.04
3,924.46	326.91	5,634.84	469.38	5,099.43	424.78	4,206.29	350.38	96	4,513.14	375.94	6,480.05	539.79	5,864.34	488.50	4,837.22	402.94
4,002.96	333.45	5,747.53	478.77	5,201.40	433.28	4,290.41	357.39	97	4,603.39	383.46	6,609.66	550.58	5,981.62	498.27	4,933.98	411.00
4,083.00	340.11	5,862.49	488.35	5,305.44	441.94	4,376.21	364.54	98	4,695.46	391.13	6,741.86	561.60	6,101.24	508.23	5,032.65	419.22
4,164.67	346.92	5,979.73	498.11	5,411.55	450.78	4,463.75	371.83	99	4,789.37	398.95	6,876.69	572.83	6,223.27	518.40	5,133.30	427.60

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