

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**MONTANA**

**Attained Age Rates -- Effective 7/23/2014 -- Area I (590-599)**

**ANNUAL & MONTHLY BANK DRAFT RATES**

PREFERRED RATES								Attained Age	STANDARD 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
4,834.61	402.72	5,989.69	498.94	5,312.93	442.57	4,217.67	351.33	Under 65	5,318.06	442.99	6,588.64	548.83	5,844.22	486.82	4,639.44	386.47
1,191.50	99.25	1,468.30	122.31	1,263.49	105.25	1,006.17	83.81	65	1,310.64	109.18	1,615.13	134.54	1,389.84	115.77	1,106.78	92.19
1,191.50	99.25	1,468.30	122.31	1,263.49	105.25	1,006.17	83.81	66	1,310.64	109.18	1,615.13	134.54	1,389.84	115.77	1,106.78	92.19
1,245.13	103.72	1,532.28	127.64	1,324.97	110.37	1,053.38	87.75	67	1,369.64	114.09	1,685.51	140.40	1,457.48	121.41	1,158.72	96.52
1,298.13	108.13	1,593.37	132.73	1,383.68	115.26	1,099.14	91.56	68	1,427.95	118.95	1,752.71	146.00	1,522.05	126.79	1,209.05	100.71
1,350.20	112.47	1,655.88	137.93	1,443.75	120.26	1,144.91	95.37	69	1,485.22	123.72	1,821.47	151.73	1,588.13	132.29	1,259.40	104.91
1,400.60	116.67	1,713.98	142.77	1,499.58	124.92	1,188.01	98.96	70	1,540.66	128.34	1,885.38	157.05	1,649.53	137.41	1,306.81	108.86
1,442.47	120.16	1,770.10	147.45	1,553.50	129.41	1,231.31	102.57	71	1,586.71	132.17	1,947.10	162.19	1,708.86	142.35	1,354.43	112.82
1,484.33	123.64	1,826.21	152.12	1,607.43	133.90	1,274.60	106.17	72	1,632.77	136.01	2,008.83	167.34	1,768.17	147.29	1,402.06	116.79
1,526.20	127.13	1,882.33	156.80	1,661.36	138.39	1,317.89	109.78	73	1,678.82	139.85	2,070.56	172.48	1,827.50	152.23	1,449.68	120.76
1,568.06	130.62	1,938.45	161.47	1,715.28	142.88	1,361.19	113.39	74	1,724.87	143.68	2,132.29	177.62	1,886.81	157.17	1,497.31	124.73
1,611.54	134.24	1,996.56	166.31	1,770.98	147.52	1,405.89	117.11	75	1,772.69	147.67	2,196.21	182.94	1,948.07	162.27	1,546.48	128.82
1,649.05	137.37	2,056.63	171.32	1,827.22	152.21	1,452.97	121.03	76	1,813.96	151.10	2,262.28	188.45	2,009.94	167.43	1,598.27	133.14
1,687.16	140.54	2,117.69	176.40	1,884.42	156.97	1,500.85	125.02	77	1,855.87	154.59	2,329.46	194.04	2,072.85	172.67	1,650.94	137.52
1,727.57	143.91	2,181.94	181.76	1,944.49	161.98	1,551.08	129.20	78	1,900.32	158.30	2,400.13	199.93	2,138.93	178.17	1,706.19	142.13
1,768.67	147.33	2,247.33	187.20	2,005.66	167.07	1,602.23	133.47	79	1,945.54	162.06	2,472.07	205.92	2,206.22	183.78	1,762.46	146.81
1,810.45	150.81	2,313.90	192.75	2,067.94	172.26	1,654.32	137.80	80	1,991.51	165.89	2,545.29	212.02	2,274.73	189.49	1,819.76	151.59
1,857.40	154.72	2,395.82	199.57	2,143.99	178.59	1,719.82	143.26	81	2,043.15	170.19	2,635.39	219.53	2,358.39	196.45	1,891.81	157.59
1,905.22	158.70	2,479.35	206.53	2,221.57	185.06	1,786.66	148.83	82	2,095.74	174.58	2,727.29	227.18	2,443.73	203.56	1,965.32	163.71
1,955.84	162.92	2,567.09	213.84	2,302.98	191.84	1,856.68	154.66	83	2,151.43	179.21	2,823.79	235.22	2,533.27	211.02	2,042.35	170.13
2,007.46	167.22	2,656.68	221.30	2,386.13	198.76	1,928.22	160.62	84	2,208.21	183.94	2,922.35	243.43	2,624.74	218.64	2,121.05	176.68
2,060.09	171.61	2,748.17	228.92	2,471.05	205.84	2,001.31	166.71	85	2,266.10	188.77	3,022.98	251.81	2,718.15	226.42	2,201.44	183.38
2,116.32	176.29	2,844.69	236.96	2,559.89	213.24	2,077.39	173.05	86	2,327.96	193.92	3,129.15	260.66	2,815.88	234.56	2,285.13	190.35
2,173.91	181.09	2,943.79	245.22	2,651.14	220.84	2,155.57	179.56	87	2,391.30	199.20	3,238.16	269.74	2,916.25	242.92	2,371.12	197.51
2,232.89	186.00	3,045.53	253.69	2,744.84	228.65	2,235.89	186.25	88	2,456.18	204.60	3,350.08	279.06	3,019.33	251.51	2,459.47	204.87
2,291.03	190.84	3,146.90	262.14	2,838.27	236.43	2,316.12	192.93	89	2,520.13	209.93	3,461.58	288.35	3,122.09	260.07	2,547.73	212.23
2,348.19	195.60	3,247.62	270.53	2,931.19	244.17	2,396.07	199.59	90	2,583.02	215.17	3,572.38	297.58	3,224.31	268.59	2,635.68	219.55
2,403.78	200.23	3,350.95	279.13	3,026.18	252.08	2,478.55	206.46	91	2,644.16	220.26	3,686.04	307.05	3,328.80	277.29	2,726.41	227.11
2,460.42	204.95	3,456.41	287.92	3,123.15	260.16	2,562.77	213.48	92	2,706.46	225.45	3,802.06	316.71	3,435.47	286.17	2,819.05	234.83
2,513.16	209.35	3,557.01	296.30	3,215.77	267.87	2,643.53	220.21	93	2,764.48	230.28	3,912.71	325.93	3,537.35	294.66	2,907.88	242.23
2,566.75	213.81	3,659.41	304.83	3,310.04	275.73	2,725.76	227.06	94	2,823.43	235.19	4,025.35	335.31	3,641.05	303.30	2,998.33	249.76
2,621.23	218.35	3,763.63	313.51	3,406.02	283.72	2,809.47	234.03	95	2,883.35	240.18	4,139.99	344.86	3,746.61	312.09	3,090.42	257.43
2,673.66	222.72	3,838.90	319.78	3,474.13	289.40	2,865.66	238.71	96	2,941.02	244.99	4,222.79	351.76	3,821.55	318.34	3,152.22	262.58
2,727.13	227.17	3,915.68	326.18	3,543.61	295.18	2,922.97	243.48	97	2,999.84	249.89	4,307.25	358.79	3,897.98	324.70	3,215.27	267.83
2,781.67	231.71	3,993.99	332.70	3,614.49	301.09	2,981.43	248.35	98	3,059.84	254.88	4,393.40	365.97	3,975.93	331.19	3,279.57	273.19
2,837.31	236.35	4,073.87	339.35	3,686.77	307.11	3,041.06	253.32	99	3,121.04	259.98	4,481.26	373.29	4,055.45	337.82	3,345.17	278.65

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.