

**State:** District of Columbia **Filing Company:** Monumental Life Insurance Company  
**TOI/Sub-TOI:** MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan  
**Product Name:** 2013 Monumental Life Insurance Company (formerly Peoples Benefit) Standard Individual Medicare Supplement Rate Filing  
**Project Name/Number:** Medicare Supplement Rates/02i

## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 15.000%  
**Effective Date of Last Rate Revision:** 02/01/2010  
**Filing Method of Last Filing:** SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Monumental Life Insurance Company	4.700%	4.700%	\$235	1	\$4,990	4.700%	4.700%

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### Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1		Exhibit A	615400 A	Revised	Previous State Filing Number:		exhibita_p.pdf
					Percent Rate Change Request:	4.700	

**Exhibit A  
 Monumental Life Insurance Company  
 Formerly Peoples Benefit Life**

**Mass Marketed Standard Individual Medicare Supplement  
 Premium Rates  
 District of Columbia**

**Policy Form 615400**

**Current Annual Premium Rates**

<b>Issue Age</b>	<b>Plan A</b>
Pre 65	2,617
65 - 69	2,787
70 - 74	2,945
75 - 89	3,069
90 & Up	3,069

**Proposed Rate Change**

	<b>Plan A</b>
All Ages	4.7%

**Proposed Annual Premium Rates**

<b>Issue Age</b>	<b>Plan A</b>
Pre 65	2,740
65 - 69	2,918
70 - 74	3,083
75 - 89	3,213
90 & Up	3,213

	<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>Monthly</b>
<b>Modal Factors</b>	1.000	0.500	0.250	0.083

SERFF Tracking #:

AEGC-128803974

State Tracking #:

Company Tracking #:

1362

State: District of Columbia

Filing Company:

Monumental Life Insurance Company

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter All Filings		
Comments:			
Attachment(s):			
cover.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Certificate of Authority to File		
Bypass Reason:	N/A		

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:			
Attachment(s):			
actmemo_w supporting docs.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:	Information can be found in the Actuarial Memorandum, in the Rate/Rule Schedule		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Bypass Reason:	N/A		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason:	N/A		

Item Status:

Status Date:

**SERFF Tracking #:**

AEGC-128803974

**State Tracking #:**

**Company Tracking #:**

1362

**State:**

District of Columbia

**Filing Company:**

Monumental Life Insurance Company

**TOI/Sub-TOI:**

MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

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2013 Monumental Life Insurance Company (formerly Peoples Benefit) Standard Individual Medicare Supplement Rate Filing

**Project Name/Number:**

Medicare Supplement Rates/02i

Satisfied - Item:	Life, Accident & Health Transmittal Doc		
Comments:			
Attachment(s):			
uniform_transmittal.pdf			

Monumental Life Insurance Company  
Formerly Peoples Benefit Life  
Actuarial Administrative Office

100 Light Street  
Baltimore, MD 21202-2559  
Telephone: 800-233-4624  
Fax: 410-209-5910  
Email: msapprovals@aegonusa.com

December 7, 2012

Ms. Monica Myers  
Health Rate Filings  
Department of Insurance and Securities Regulation  
810 1st Street, N.E., Suite 701  
Washington, District of Columbia 20002

Attention: Life and Health Division

**RE:** Monumental Life Insurance Company, formerly Peoples Benefit Life: Medicare Supplement Rate Filing for Standard Individual Medicare Supplement

**NAIC#:** 468-66281      **FEIN#:** 52-0419790

**UNIFORM MATRIX TOI DESCRIPTION:** MS05I Individual Medicare Supplement - Standard Plans

**UNIFORM MATRIX SUB TOI:** MS05I

**FILING NUMBER #:** 1362

**POLICY FORM NUMBER(s):**

615400 A

Dear Ms. Myers:

Enclosed is our rate submission for the benefits contained in the Standardized Medicare Supplement plans. This rate revision would be effective the first day of the month following 60 days from the effective date of the approval.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Actual to Expected Analysis
- Projection Exhibit
- Exhibit B

Should you have any questions or concerns, please feel free to call me at 800-233-4624 extension 5236 or our Actuary, Stephen Baloga at extension 5226. For your convenience you can email us at msapprovals@aegonusa.com. If you prefer, our fax number is 410-209-5910.

Sincerely,



Teri Schaffer,  
Actuarial Administrative Supervisor

Monumental Life Insurance Company  
Formerly Peoples Benefit Life  
Standard Individual Medicare Supplement  
2013 Annual Rate Filing  
District of Columbia

**Purpose and Scope of Filing**

The Purpose and Scope of this filing is to request a rate revision and demonstrate compliance with loss ratio standards.

The rate revision below will apply uniformly to all insureds whose policy was issued in your state.

**State Rate Revision**

<b>All Plans</b>
4.7%

**General Description**

- Policy Form Number(s):  
615400 A
- Benefits: These policies offer coverage of Medicare approved benefits under the NAIC Medicare Supplement Insurance Standard Model Act.
- Renewal Provision: Guaranteed Renewable
- Marketing Method: Mass Marketed
- Underwriting Method: This is a closed block of business.
- Pre-Ex Condition: No new business is being issued.
- Issue Age Limits: Those age 65 and over covered by Medicare.
- Premium Basis: All premiums are based on an issue age basis.
- Domiciliary Status: We no longer file in our domicile state of Iowa as this is a closed block of business with no remaining Iowa insureds.

Monumental Life Insurance Company  
Formerly Peoples Benefit Life  
Standard Individual Medicare Supplement  
2013 Annual Rate Filing  
District of Columbia

**Other**

These policy forms represent a closed block of business.

Please note that these policy forms that were formerly written by the Peoples Benefit Life Insurance Company were merged into Monumental Life Insurance Company on October 1, 2007.

Modal Factors:

<b>Mode</b>	<b>Factor</b>
Annual	1.000
Semi-Annual	0.500
Quarterly	0.250
Monthly	0.083

**Rate Methodology / Assumptions**

To determine the rates proposed for this year's filing, we assumed a trend rate of 4.7%. We then examined our experience using our most current data, claims paid and premiums collected through June 30, 2012, as of July 31, 2012.

The most recent incurred month is omitted, as this data is not yet credible. Actual loss ratios for the most recent calendar year were compared to expected loss ratios for that period and actual loss ratios inception to date were compared to expected loss ratios on that basis.

**Other Assumptions**

Compensation: No compensation is paid.

Lapse Rates: All Years 10.0%

Mortality/Morbidity: Claim data was developed from actual company experience. This data was supplemented by trend information from Milliman USA.

Interest: Assumed rate of 5.0%

Expense: Maintenance - 9.5%

Monumental Life Insurance Company  
Formerly Peoples Benefit Life  
Standard Individual Medicare Supplement  
2013 Annual Rate Filing  
District of Columbia

**Rates and Rating Factors**

Please refer to Exhibit A for both the current and proposed rate schedules. This rate revision would be effective the first day of the month following 60 days from the effective date of the approval. As required in your state, rate increases will not be implemented any sooner than 12 months from the previous effective date.

**Rate History**

The rate increases implemented in your state since inception, are as follows:

For Use In	Plan A
1993	20.00%
1994	9.00%
1995	0.00%
1996	0.00%
1997	0.00%
1998	0.00%
1999	7.00%
2000	5.10%
2001	29.00%
2002	5.60%
2003	19.00%
2004	0.00%
2005	33.00%
2006	6.10%
2007	15.00%
2009	15.00%
2010	15.00%

**Estimated Average Annual Premium Rate/In Force Policy Counts**

The estimated new business average premium and the total number of lives covered, for your state, as well as the nationwide number of lives covered, as of July 31, 2012 is as follows:

Form Number	Plan Name	Average Annual Premium	State Number of Lives	Nationwide Number of Lives
615400 A	Plan A	3,080	1	173
Total Lives			1	173

**Historical Earned Premium and Incurred Claims**

Historical earned premium and incurred claims are presented in the enclosed Projection Exhibit.

Monumental Life Insurance Company  
Formerly Peoples Benefit Life  
Standard Individual Medicare Supplement  
2013 Annual Rate Filing  
District of Columbia

**Loss Ratio Projection**

We expect the ratio of the present value of all future benefits to the present value of all future premiums to be 65.0% for each benefit this year and all future years.

Since there are a total of 1 insureds in your state, claim experience is not credible. As a result, our experience adjustments are based on nationwide experience.

**Actuarial Certification**

To the best of my knowledge and judgment, the following are true with respect to this Medicare Supplement rate filing:

- the assumptions present my best judgment as to the expected value for each assumption and are consistent with Monumental's business plan at the time of the filing;
- the anticipated lifetime loss ratio, future loss ratios, and third year loss ratios all equal or exceed the applicable ratio;
- the filed rates maintain the proper relationship between policies which had different rating methodologies;
- the filing was prepared based on current standards of practice as promulgated by the Actuarial Standards Board;
- the filing is in compliance with the applicable laws and regulations in the state; and
- the rates are reasonable in relationship to the benefits.



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Stephen Baloga, A.S.A., M.A.A.A.  
Assistant Vice President and Actuary  
100 Light Street  
Baltimore, MD 21202-2559  
800-233-4624

**Exhibit B**  
**Monumental Life Insurance Company**  
**Formerly Peoples Benefit Life**  
**Historical Earned Premium and Incurred Claims**  
**Standard Individual Medicare Supplement**

**Plan A - District of Columbia Experience Exhibit**

<b>Calendar Year</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Loss Ratio</b>
1994	538	88	16.4%
1995	2,088	3,600	172.4%
1996	2,250	4,552	202.3%
1997	3,063	3,746	122.3%
1998	3,728	12,065	323.7%
1999	3,201	9,753	304.7%
2000	2,479	6,155	248.3%
2001	2,136	1,035	48.5%
2002	2,367	711	30.1%
2003	2,430	562	23.1%
2004	3,225	1,494	46.3%
2005	4,639	688	14.8%
2006	5,555	2,470	44.5%
2007	5,848	3,237	55.3%
2008	4,574	520	11.4%
2009	4,934	1,410	28.6%
2010	5,705	502	8.8%
2011	5,889	731	12.4%
Thru 6/2012	2,495	920	36.9%
Total Plan	67,143	54,241	80.8%

**Plan A - Nationwide Experience Exhibit**

<b>Calendar Year</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Loss Ratio</b>
1992	55,640	17,036	30.6%
1993	212,478	122,936	57.9%
1994	382,115	225,819	59.1%
1995	549,646	289,146	52.6%
1996	702,935	447,763	63.7%
1997	791,766	524,312	66.2%
1998	731,334	538,042	73.6%
1999	770,071	596,006	77.4%
2000	716,578	524,274	73.2%
2001	706,221	597,459	84.6%
2002	741,090	601,383	81.1%
2003	777,177	874,295	112.5%
2004	731,124	943,948	129.1%
2005	695,934	743,260	106.8%
2006	601,622	717,983	119.3%
2007	540,149	577,154	106.9%
2008	508,129	514,881	101.3%
2009	476,713	440,578	92.4%
2010	446,776	348,328	78.0%
2011	391,871	307,011	78.3%
Thru 6/2012	171,859	136,394	79.4%
Total Plan	11,701,228	10,088,008	86.2%

**Exhibit B**  
**Monumental Life Insurance Company**  
**Formerly Peoples Benefit Life**  
**Historical Earned Premium and Incurred Claims**  
**Standard Individual Medicare Supplement**

**Total All Plans - District of Columbia Experience Exhibit**

<b>Calendar Year</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Loss Ratio</b>
1994	538	88	16.4%
1995	2,088	3,600	172.4%
1996	2,250	4,552	202.3%
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2010	5,705	502	8.8%
2011	5,889	731	12.4%
Thru 6/2012	2,495	920	36.9%
<b>Total</b>	<b>67,143</b>	<b>54,241</b>	<b>80.8%</b>

**Total All Plans - Nationwide Experience Exhibit**

<b>Calendar Year</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Loss Ratio</b>
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1996	702,935	447,763	63.7%
1997	791,766	524,312	66.2%
1998	731,334	538,042	73.6%
1999	770,071	596,006	77.4%
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2002	741,090	601,383	81.1%
2003	777,177	874,295	112.5%
2004	731,124	943,948	129.1%
2005	695,934	743,260	106.8%
2006	601,622	717,983	119.3%
2007	540,149	577,154	106.9%
2008	508,129	514,881	101.3%
2009	476,713	440,578	92.4%
2010	446,776	348,328	78.0%
2011	391,871	307,011	78.3%
Thru 6/2012	171,859	136,394	79.4%
<b>Total</b>	<b>11,701,228</b>	<b>10,088,008</b>	<b>86.2%</b>

**Indiana Experience Projection**  
 Monumental Life Insurance Company (Formerly Peoples Benefit)  
 Individual, Standardized Medicare Supplement  
 All Plans

<b>Assumptions:</b>	2013	2014	2015+
Requested Rate Increase:	4.70%	4.00%	2.00%
Aging Factor:	0.00%	0.00%	0.00%
Premium Trend Rate:	4.70%	4.00%	2.00%

Claims Trend Increase:	4.70%	4.00%	2.00%
Aging Factor:	2.00%	2.00%	2.00%
Claims Trend Factor:	6.79%	6.08%	4.04%

<b>Current Rate Level Factors</b>	2011	2012
CRL Premium Factor:	0.00%	0.00%

CRL Claims Trend Increase:	4.70%	0.00%
CRL Claims Adverse Selection:	0.00%	0.00%
(Total) CRL Claims Factor:	4.70%	0.00%

	2013	2014	2015+
Lapse Rate:	10.00%	10.00%	10.00%
Additional Lapse Due to Increase:	0.00%	0.00%	0.00%
Adverse Selection Due to Increase:	0.00%	0.00%	0.00%

Interest rate:	5.00%
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<b>Past Experience</b>			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.0%
1993	12,457	6,851	55.0%
1994	34,486	13,461	39.0%
1995	44,642	27,530	61.7%
1996	58,340	42,871	73.5%
1997	54,198	30,146	55.6%
1998	52,192	34,788	66.7%
1999	54,613	30,464	55.8%
2000	55,728	40,055	71.9%
2001	53,422	35,284	66.0%
2002	50,391	22,464	44.6%
2003	51,057	30,361	59.5%
2004	53,841	21,089	39.2%
2005	52,156	27,510	52.7%
2006	41,254	34,984	84.8%
2007	35,785	38,362	107.2%
2008	30,700	22,238	72.4%
2009	32,059	19,421	60.6%
2010	23,057	13,575	58.9%
2011	18,316	5,884	32.1%
2012	5,090	300	5.9%
<b>Total</b>	<b>813,785</b>	<b>497,638</b>	<b>61.2%</b>
<b>Total w/interest</b>	<b>1,393,935</b>	<b>848,022</b>	<b>60.8%</b>

2012 data through June

<b>Projecte7/1/2012-12/31/2012</b>			
	3,955	294	7.4%

<b>Experience restated at the current rate level (CRL)</b>			
2011	18,316	6,160	33.6%
2012	9,045	594	6.6%

For projecting the 2013 experience, a 50.0% weight is applied to the Year 2011, and a 50.0% weight is applied to the Year 2012.

<b>Projected</b>	<b>Without Rate Increase</b>		
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2013	12,312	3,246	26.4%
2014	11,524	3,099	26.9%
2015	10,579	2,902	27.4%
2016	9,712	2,717	28.0%
2017	8,916	2,544	28.5%
2018	8,184	2,382	29.1%
2019	7,513	2,231	29.7%
2020	6,897	2,089	30.3%
2021	6,332	1,956	30.9%
2022	5,812	1,831	31.5%

<b>Projection Totals</b>			
Nondiscounted	87,783	24,995	28.5%
Discounted	70,059	19,798	28.3%

<b>Lifetime Totals</b>			
Nondiscounted	905,522	522,927	57.7%
Discounted	1,467,948	868,114	59.1%

<b>With Rate Increase</b>			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2013	12,891	3,246	25.2%
2014	12,066	3,099	25.7%
2015	11,077	2,902	26.2%
2016	10,168	2,717	26.7%
2017	9,335	2,544	27.3%
2018	8,569	2,382	27.8%
2019	7,866	2,231	28.4%
2020	7,221	2,089	28.9%
2021	6,629	1,956	29.5%
2022	6,086	1,831	30.1%

Nondiscounted	91,909	24,995	27.2%
Discounted	73,351	19,798	27.0%

Nondiscounted	909,648	522,927	57.5%
Discounted	1,471,241	868,114	59.0%

**Description of Formulas:**

**Current Rate Level(CRL) Factor Development**

**Premium:**

$$\text{CRL Premium Factor} = \{(1 + R)/(1 + (R \times d/D))\} - 1$$

R = Approved rate increase

d = # of days that R is in effect during the experience period

$$\text{Rate Increase Factor} = R \times d/D$$

D = Total # of days in the experience period

$$\text{(Total) CRL Premium Factor(2011)} = \{[1 + \text{CRL Premium Factor(2011)}] \times [1 + \text{Rate Change(2012)}]\} - 1.$$

Nationwide CRL is an average of state CRLs, weighted by earned premium.

**Claims:**

$$\text{(Total) CRL Claims Factor} = \{[1 + \text{CRL Claims Trend Increase}] \times [1 + \text{CRL Adverse Selection Factor}]\} - 1.$$

The CRL Claims Trend Increase is consistent with the projected claims trend for the coming year (derived from a study published by Milliman USA). The CRL Adverse Selection Factor is the adverse selection associated with the CRL Premium Factor.

**Projected 2nd portion 2012 Calculations:**

$$\text{Premium} = (\text{1st Portion 2012 Premium}) \times (1 + \text{First Portion CRL Premium Factor(2012)}) \times (1 + \text{Second Portion Rate Increase Factor}) \times (1 - \text{Lapse Rate(2012)})^{1/2} \times (1 + \text{Premium Aging(2012)})^{1/2}$$

$$\text{Claims} = (\text{1st portion 2012 Claims}) \times (1 + \text{Claims Trend Factor(2012)})^{1/2} \times (1 + \text{First Portion CRL Adverse Selection (2012)}) \times (1 + \text{Rate Increase Factor Adverse Selection}) \times (1 - \text{Lapse Rate(2012)})^{1/2}$$

**Experience at Current Rate Level:**

$$\text{CRL Premium (2011)} = \text{Premium (2011)} \times [1 + \text{CRL Premium Factor(2011)}]$$

$$\text{CRL Claims (2011)} = \text{Claims(2011)} \times [1 + \text{CRL Claims Trend Factor(2011)}]$$

$$\text{CRL Premium (2012)} = \text{1st Portion 2012 Premium (2012)} \times [1 + \text{CRL Premium Factor(2012)}] + \text{Projected 2nd Portion 2012 Premium} \times [1 + \text{Second portion CRL Premium Factor(2012)}]$$

$$\text{CRL Claims (2012)} = \text{1st Portion 2012 Claims(2012)} \times [1 + \text{CRL Claims Trend Factor(2012)}] + \text{Projected 2nd Portion 2012 Claims} \times [1 + \text{Second Portion CRL Claims Adverse Selection (2012)}]$$

**Projected 2013 Calculations Without Rate Increase:**

$$\text{Premium (2013)} = [0.5 \times \text{CRL Premium (2011)} + 0.5 \times \text{CRL Premium (2012)}] \times [1 - \text{Lapse Rate(2013)}] \times [1 + \text{Premium Aging (2013)}]$$

$$\text{Claims (2013)} = [0.5 \times \text{CRL Claims (2011)} + 0.5 \times \text{CRL Claims (2012)}] \times [1 - \text{Lapse Rate(2013)}] \times [1 + \text{Claims Trend with Aging(2013)}]$$

**2014 and Later Calculations Without Rate Increase:**

$$\text{Premium (t)} = \text{Premium (t-1)} \times [1 - \text{Lapse Rate(t)} - \text{Additional Lapse Rate(t)}] \times [1 + \text{Premium Trend Rate with aging(t)}]$$

$$\text{Claims (t)} = \text{Claims (t-1)} \times [1 - \text{Lapse Rate(t)} - \text{Additional Lapse Rate(t)}] \times [1 + \text{Claims Trend with Aging(t)}] \times [1 + \text{Adverse Selection(t)}]$$

**Projected 2013 Calculations With Rate Increase:**

$$\text{Premium (2013)} = [0.5 \times \text{CRL Premium (2011)} + 0.5 \times \text{CRL Premium (2012)}] \times [1 - \text{Lapse Rate(2013)} - \text{Additional Lapse Rate(2013)} \times \% \text{ of (2013) Affected}] \times [1 + \text{Rate Increase(2013)} \times \% \text{ of (2013) Affected}] \times [1 + \text{Premium Aging(2013)}]$$

$$\text{Claims (2013)} = [0.5 \times \text{CRL Claims (2011)} + 0.5 \times \text{CRL Claims (2012)}] \times [1 - \text{Lapse Rate(2013)} - \text{Additional Lapse Rate(2013)} \times \% \text{ of (2013) Affected}] \times [1 + \text{Claims Trend with Aging(2013)}] \times [1 + \text{Adverse Selection(2013)} \times \% \text{ of (2013) Affected}]$$

Additional Lapse = If rate increase < 10%, 0. Otherwise, (1/2) \* (rate increase - 10%). Adverse Selection = (1/2) \* Additional Lapse.

**Projected 2014 Calculations With Rate Increase:**

$$\text{Premium (2014)} = \text{Premium (2013)} \times [1 - \text{Lapse Rate(2014)} - \text{Additional Lapse Rate(2014)}] \times [1 + \text{Premium Trend With Aging(2014)} \times [1 + \text{CRL(2013)}] \times [1 - \text{Lapse Rate(2013)} - \text{Additional Lapse Rate(2013)}] / [1 - \text{Lapse Rate(2013)} - \text{Additional Lapse Rate(2013)} \times \% \text{ of (2013) Affected}]]$$

$$\text{Claims (2014)} = \text{Claims (2013)} \times [1 - \text{Lapse Rate(2014)} - \text{Additional Lapse Rate(2014)}] \times [1 + \text{Adverse Selection(2014)}] \times [1 + \text{Adverse Selection(2013)}] / [1 + \% \text{ of (2013) Affected} \times \text{Adverse Selection(2013)}] \times [1 + \text{Claims Trend with Aging(2014)}] \times [1 - \text{Lapse Rate(2013)} - \text{Additional Lapse Rate(2013)}] / [1 - \text{Lapse Rate(2013)} - \text{Additional Lapse Rate(2013)} \times \% \text{ of (2013) Affected}]$$

Note: These formulas carry forward portions of additional adverse selection and lapsation due to 2013 rate increase which weren't applied in 2013. Because anticipated increases for 2014+ are small and result in no additional lapsation or selection, we don't deal with fractional years for these increases. This results in slightly higher levels of premium, and lower loss ratios.

**2015 and Later Calculations With Rate Increase:**

$$\text{Premium (t)} = \text{Premium (t-1)} \times [1 - \text{Lapse Rate(t)} - \text{Additional Lapse Rate(t)}] \times [1 + \text{Premium Trend Rate with aging(t)}]$$

$$\text{Claims (t)} = \text{Claims (t-1)} \times [1 - \text{Lapse Rate(t)} - \text{Additional Lapse Rate(t)}] \times [1 + \text{Claims Trend with Aging(t)}] \times [1 + \text{Adverse Selection(t)}]$$

Nationwide  
 Monumental Life Insurance Company (Formerly: Peoples Benefit Life)  
 Standardized Individual Medicare Supplement  
 Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected Ratio
1992	1992	407,216	140,483	34.5%	52.2%	66.1%
	Total	<b>407,216</b>	<b>140,483</b>	<b>34.5%</b>	<b>52.2%</b>	<b>66.1%</b>
1993	1992	1,176,349	684,228	58.2%	61.8%	94.1%
	1993	429,068	261,049	60.8%	53.5%	113.7%
	Total	<b>1,605,416</b>	<b>945,277</b>	<b>58.9%</b>	<b>59.6%</b>	<b>98.8%</b>
1994	1991	0	207	0.0%	0.0%	0.0%
	1992	988,837	643,836	65.1%	67.0%	97.2%
	1993	723,183	547,342	75.7%	65.7%	115.2%
	1994	364,854	202,530	55.5%	54.1%	102.6%
	Total	<b>2,076,874</b>	<b>1,393,915</b>	<b>67.1%</b>	<b>64.3%</b>	<b>104.4%</b>
1995	1991	458	169	36.9%	73.0%	50.5%
	1992	851,527	593,447	69.7%	68.8%	101.3%
	1993	667,760	525,650	78.7%	68.7%	114.6%
	1994	727,108	530,007	72.9%	67.1%	108.6%
	1995	209,437	134,710	64.3%	53.1%	121.2%
	Total	<b>2,456,290</b>	<b>1,783,983</b>	<b>72.6%</b>	<b>66.9%</b>	<b>108.5%</b>
1996	1991	106	120	113.0%	74.0%	152.7%
	1992	754,982	598,715	79.3%	69.9%	113.5%
	1993	619,615	517,741	83.6%	70.0%	119.4%
	1994	652,601	472,907	72.5%	69.3%	104.5%
	1995	586,975	562,132	95.8%	65.2%	146.8%
	1996	371,234	227,965	61.4%	53.7%	114.3%
	Total	<b>2,985,514</b>	<b>2,379,582</b>	<b>79.7%</b>	<b>66.8%</b>	<b>119.2%</b>
1997	1992	689,108	524,895	76.2%	71.0%	107.3%
	1993	560,549	426,159	76.0%	71.0%	107.0%
	1994	568,417	397,242	69.9%	70.5%	99.1%
	1995	544,326	512,884	94.2%	67.9%	138.8%
	1996	574,515	476,540	82.9%	66.6%	124.6%
	1997	249,672	170,620	68.3%	53.9%	126.8%
	Total	<b>3,186,587</b>	<b>2,508,338</b>	<b>78.7%</b>	<b>68.2%</b>	<b>115.3%</b>
1998	1992	650,708	430,306	66.1%	72.6%	91.1%
	1993	521,261	392,489	75.3%	72.2%	104.3%
	1994	521,536	367,664	70.5%	71.4%	98.7%
	1995	516,638	443,519	85.8%	69.1%	124.2%
	1996	516,100	421,993	81.8%	68.7%	119.0%
	1997	266,068	239,559	90.0%	66.4%	135.6%
	1998	136,255	90,375	66.3%	53.3%	124.4%
	Total	<b>3,128,564</b>	<b>2,385,906</b>	<b>76.3%</b>	<b>69.7%</b>	<b>109.4%</b>
1999	1992	567,062	411,632	72.6%	74.2%	97.8%
	1993	479,162	351,594	73.4%	73.4%	100.0%
	1994	491,755	549,790	111.8%	72.7%	153.9%
	1995	458,928	470,035	102.4%	70.0%	146.4%
	1996	458,957	400,227	87.2%	69.8%	125.0%
	1997	236,874	216,248	91.3%	68.6%	133.1%
	1998	203,213	135,925	66.9%	65.1%	102.8%
	1999	156,982	118,706	75.6%	53.4%	141.7%
	Total	<b>3,052,934</b>	<b>2,654,157</b>	<b>86.9%</b>	<b>70.4%</b>	<b>123.5%</b>
2000	1992	542,423	485,437	89.5%	75.2%	119.0%
	1993	446,499	289,403	64.8%	74.6%	86.9%
	1994	496,617	793,482	159.8%	73.8%	216.5%
	1995	437,638	393,606	89.9%	71.4%	125.9%
	1996	424,843	348,024	81.9%	70.6%	116.0%
	1997	218,147	185,032	84.8%	69.6%	121.9%
	1998	177,607	109,063	61.4%	68.2%	90.1%
	1999	206,047	132,326	64.2%	64.7%	99.3%
	2000	41,695	7,945	19.1%	52.1%	36.6%
	Total	<b>2,991,515</b>	<b>2,744,318</b>	<b>91.7%</b>	<b>71.8%</b>	<b>127.8%</b>

Nationwide  
 Monumental Life Insurance Company (Formerly: Peoples Benefit Life)  
 Standardized Individual Medicare Supplement  
 Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2001	1992	537,753	363,421	67.6%	76.9%	87.9%
	1993	420,382	301,520	71.7%	75.6%	94.8%
	1994	474,458	296,616	62.5%	75.0%	83.4%
	1995	397,166	383,984	96.7%	72.4%	133.6%
	1996	385,400	368,096	95.5%	71.9%	132.8%
	1997	202,098	165,345	81.8%	70.5%	116.1%
	1998	154,389	105,645	68.4%	69.6%	98.4%
	1999	188,914	107,768	57.0%	68.0%	84.0%
	2000	85,062	51,115	60.1%	60.3%	99.7%
	2001	55,937	99,478	177.8%	52.0%	341.7%
	<b>Total</b>	<b>2,901,559</b>	<b>2,242,988</b>	<b>77.3%</b>	<b>72.7%</b>	<b>106.3%</b>
2002	1992	496,347	323,193	65.1%	77.8%	83.7%
	1993	370,753	242,052	65.3%	76.9%	84.9%
	1994	446,828	229,344	51.3%	76.0%	67.5%
	1995	381,162	331,241	86.9%	73.4%	118.4%
	1996	362,363	294,363	81.2%	72.8%	111.6%
	1997	194,245	128,303	66.1%	71.7%	92.1%
	1998	155,194	102,976	66.4%	70.7%	93.9%
	1999	184,995	100,694	54.4%	69.4%	78.5%
	2000	76,073	70,883	93.2%	66.1%	140.9%
	2001	156,501	610,766	390.3%	60.0%	650.3%
	2002	108,737	201,713	185.5%	52.0%	356.8%
		<b>Total</b>	<b>2,933,197</b>	<b>2,635,528</b>	<b>89.9%</b>	<b>72.7%</b>
2003	1992	436,210	297,984	68.3%	79.5%	85.9%
	1993	339,261	264,133	77.9%	77.6%	100.3%
	1994	409,744	228,274	55.7%	77.2%	72.2%
	1995	333,843	281,747	84.4%	74.5%	113.4%
	1996	342,075	254,640	74.4%	73.9%	100.7%
	1997	183,400	164,394	89.6%	72.6%	123.4%
	1998	144,374	129,447	89.7%	71.9%	124.8%
	1999	177,652	133,354	75.1%	70.4%	106.6%
	2000	68,950	41,470	60.1%	68.1%	88.4%
	2001	138,045	558,057	404.3%	66.0%	612.8%
	2002	199,847	615,869	308.2%	60.0%	513.5%
	2003	119,823	205,839	171.8%	52.0%	330.4%
		<b>Total</b>	<b>2,893,223</b>	<b>3,175,207</b>	<b>109.7%</b>	<b>72.9%</b>
2004	1992	395,157	284,142	71.9%	80.4%	89.4%
	1993	285,576	233,408	81.7%	78.4%	104.2%
	1994	358,074	204,438	57.1%	77.7%	73.5%
	1995	308,444	359,783	116.6%	75.7%	154.1%
	1996	317,431	236,817	74.6%	75.1%	99.4%
	1997	168,847	115,530	68.4%	73.8%	92.8%
	1998	129,351	246,225	190.4%	72.8%	261.5%
	1999	154,153	103,502	67.1%	71.9%	93.4%
	2000	55,621	44,796	80.5%	69.1%	116.5%
	2001	121,982	494,845	405.7%	67.9%	597.1%
	2002	162,307	518,621	319.5%	66.0%	484.4%
	2003	157,053	463,151	294.9%	60.0%	491.5%
		<b>Total</b>	<b>2,613,996</b>	<b>3,305,257</b>	<b>126.4%</b>	<b>74.4%</b>

Nationwide  
 Monumental Life Insurance Company (Formerly: Peoples Benefit Life)  
 Standardized Individual Medicare Supplement  
 Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2005	1992	361,386	313,343	86.7%	82.2%	105.5%
	1993	278,707	164,885	59.2%	79.0%	74.9%
	1994	349,433	199,051	57.0%	78.1%	73.0%
	1995	296,890	295,753	99.6%	76.8%	129.7%
	1996	325,926	252,962	77.6%	76.1%	102.0%
	1997	177,401	138,739	78.2%	74.8%	104.5%
	1998	128,510	119,597	93.1%	74.0%	125.8%
	1999	137,759	75,443	54.8%	72.7%	75.3%
	2000	45,495	41,152	90.5%	70.3%	128.7%
	2001	106,005	338,118	319.0%	69.0%	462.4%
	2002	132,910	365,978	275.4%	67.9%	405.3%
	2003	146,480	416,070	284.0%	66.0%	430.4%
	<b>Total</b>	<b>2,486,902</b>	<b>2,721,091</b>	<b>109.4%</b>	<b>75.8%</b>	<b>144.3%</b>
2006	1992	293,607	246,055	83.8%	83.8%	100.0%
	1993	228,211	156,314	68.5%	80.1%	85.5%
	1994	325,016	205,714	63.3%	78.5%	80.6%
	1995	258,078	244,134	94.6%	77.7%	121.7%
	1996	300,828	321,498	106.9%	77.0%	138.8%
	1997	165,352	123,015	74.4%	76.0%	97.9%
	1998	114,237	111,196	97.3%	75.0%	129.8%
	1999	124,640	71,038	57.0%	73.8%	77.2%
	2000	34,581	37,097	107.3%	72.3%	148.3%
	2001	102,590	325,912	317.7%	70.0%	453.9%
	2002	108,466	295,921	272.8%	68.9%	395.9%
	2003	131,529	349,677	265.9%	68.0%	391.1%
	<b>Total</b>	<b>2,187,135</b>	<b>2,487,571</b>	<b>113.7%</b>	<b>76.8%</b>	<b>148.0%</b>
2007	1992	262,567	213,648	81.4%	83.8%	97.2%
	1993	198,445	161,925	81.6%	81.1%	100.6%
	1994	288,544	205,525	71.2%	79.1%	90.1%
	1995	220,748	211,181	95.7%	78.7%	121.6%
	1996	274,299	221,650	80.8%	77.7%	103.9%
	1997	148,915	130,768	87.8%	77.1%	113.9%
	1998	101,877	92,678	91.0%	76.4%	119.1%
	1999	118,155	85,665	72.5%	75.0%	96.6%
	2000	30,260	34,146	112.8%	74.3%	152.0%
	2001	100,783	291,380	289.1%	72.0%	401.6%
	2002	99,592	257,913	259.0%	70.0%	370.2%
	2003	118,055	263,259	223.0%	69.0%	323.3%
	<b>Total</b>	<b>1,962,239</b>	<b>2,169,738</b>	<b>110.6%</b>	<b>77.6%</b>	<b>142.4%</b>
2008	1992	237,262	178,364	75.2%	83.9%	89.6%
	1993	191,541	155,355	81.1%	81.0%	100.1%
	1994	255,743	140,547	55.0%	79.7%	69.0%
	1995	225,663	180,713	80.1%	79.8%	100.4%
	1996	285,837	244,608	85.6%	78.5%	109.0%
	1997	145,114	112,786	77.7%	77.7%	100.0%
	1998	99,400	96,938	97.5%	77.2%	126.3%
	1999	117,067	58,238	49.7%	76.2%	65.3%
	2000	30,764	23,020	74.8%	75.3%	99.4%
	2001	95,757	284,278	296.9%	74.0%	401.2%
	2002	97,195	233,897	240.6%	71.9%	334.7%
	2003	107,025	236,768	221.2%	70.0%	316.1%
	<b>Total</b>	<b>1,888,367</b>	<b>1,945,513</b>	<b>103.0%</b>	<b>78.4%</b>	<b>131.4%</b>

Nationwide  
 Monumental Life Insurance Company (Formerly: Peoples Benefit Life)  
 Standardized Individual Medicare Supplement  
 Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected Ratio
2009	1992	211,795	165,045	77.9%	83.3%	93.5%
	1993	173,689	102,472	59.0%	79.9%	73.9%
	1994	233,268	150,203	64.4%	78.7%	81.8%
	1995	209,362	209,619	100.1%	80.6%	124.3%
	1996	259,571	231,986	89.4%	79.4%	112.5%
	1997	141,337	89,013	63.0%	78.5%	80.2%
	1998	94,333	79,304	84.1%	78.0%	107.7%
	1999	111,783	69,679	62.3%	77.3%	80.6%
	2000	29,432	26,188	89.0%	77.1%	115.4%
	2001	87,825	231,420	263.5%	75.0%	351.4%
	2002	89,360	172,964	193.6%	73.9%	262.0%
	2003	91,264	174,621	191.3%	72.0%	265.9%
	<b>Total</b>	<b>1,733,019</b>	<b>1,702,513</b>	<b>98.2%</b>	<b>78.8%</b>	<b>124.7%</b>
2010	1992	48,901	20,858	42.7%	85.0%	50.2%
	1992	52,216	58,703	112.4%	85.0%	132.3%
	1992	30,193	8,365	27.7%	85.0%	32.6%
	1992	7,228	8,324	115.2%	78.0%	147.6%
	1992	6,231	468	7.5%	85.0%	8.8%
	1992	4,336	1,329	30.7%	85.0%	36.1%
	1992	39,863	20,568	51.6%	78.0%	66.1%
	1993	7,955	1,569	19.7%	85.0%	23.2%
	1993	10,069	190	1.9%	85.0%	2.2%
	1993	42,280	38,628	91.4%	81.4%	112.2%
	1993	93,373	71,306	76.4%	78.0%	97.9%
	1993	1,291	194	15.1%	78.0%	19.3%
	1994	1,293	299	23.1%	85.0%	27.2%
	1994	54,156	23,184	42.8%	78.0%	54.9%
	1994	122,292	75,551	61.8%	78.0%	79.2%
	1994	5,564	579	10.4%	85.0%	12.2%
	1994	15,149	1,259	8.3%	85.0%	9.8%
	1995	7,711	19,075	247.4%	85.0%	291.0%
	1995	130,118	107,642	82.7%	78.0%	106.1%
	1995	28,980	24,565	84.8%	78.0%	108.7%
	1996	2,146	2,149	100.1%	81.9%	122.2%
	1996	155,459	162,018	104.2%	80.8%	129.0%
	1996	69,209	37,274	53.9%	78.8%	68.4%
	1997	82,578	65,787	79.7%	79.7%	99.9%
	1997	47,113	24,884	52.8%	78.6%	67.2%
	1998	8,482	13,904	163.9%	80.4%	204.0%
	1998	34,143	31,108	91.1%	79.2%	115.0%
	1998	46,854	25,034	53.4%	78.1%	68.4%
	1999	35,193	43,479	123.5%	77.6%	159.2%
	1999	36,571	7,392	20.2%	79.7%	25.4%
	1999	38,250	23,783	62.2%	77.9%	79.8%
	2000	4,327	2,705	62.5%	78.0%	80.2%
	2000	8,555	5,892	68.9%	78.0%	88.3%
	2000	5,920	8,273	139.7%	78.0%	179.2%
	2000	8,964	4,424	49.4%	78.0%	63.3%
	2001	27,293	46,910	171.9%	77.0%	223.2%
	2001	10,355	12,698	122.6%	77.0%	159.3%
	2001	18,839	61,154	324.6%	77.0%	421.6%
	2001	21,377	46,975	219.7%	77.0%	285.4%
	2002	14,892	8,715	58.5%	74.7%	78.4%
	2002	33,692	39,386	116.9%	74.9%	156.1%
	2002	37,352	64,240	172.0%	75.0%	229.3%
2003	8,208	25,645	312.5%	74.0%	422.2%	
2003	7,182	13,500	188.0%	74.0%	254.0%	
2003	68,762	105,589	153.6%	73.9%	207.7%	
	<b>Total</b>	<b>1,540,913</b>	<b>1,365,574</b>	<b>88.6%</b>	<b>79.0%</b>	<b>112.2%</b>

Nationwide  
 Monumental Life Insurance Company (Formerly: Peoples Benefit Life)  
 Standardized Individual Medicare Supplement  
 Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected Ratio
2011	1992	25,527	18,278	71.6%	85.0%	84.2%
	1992	46,060	14,696	31.9%	85.0%	37.5%
	1992	32,350	28,500	88.1%	78.0%	112.9%
	1992	6,366	9,194	144.4%	78.0%	185.2%
	1992	6,514	1,252	19.2%	85.0%	22.6%
	1992	4,336	105	2.4%	85.0%	2.9%
	1992	43,027	29,353	68.2%	85.0%	80.3%
	1993	1,291	0	0.0%	78.0%	0.0%
	1993	5,878	600	10.2%	85.0%	12.0%
	1993	10,456	4,205	40.2%	85.0%	47.3%
	1993	37,005	10,008	27.0%	80.8%	33.5%
	1993	81,632	52,270	64.0%	78.0%	82.1%
	1994	103,529	61,910	59.8%	78.0%	76.7%
	1994	11,501	1,663	14.5%	85.0%	17.0%
	1994	5,863	760	13.0%	85.0%	15.2%
	1994	1,361	384	28.2%	85.0%	33.2%
	1994	47,302	24,156	51.1%	78.0%	65.5%
	1995	6,809	2,730	40.1%	85.0%	47.2%
	1995	115,564	112,625	97.5%	78.0%	124.9%
	1995	26,072	41,720	160.0%	78.0%	205.2%
	1996	63,558	39,507	62.2%	78.0%	79.7%
	1996	2,156	474	22.0%	85.0%	25.8%
	1996	125,146	126,109	100.8%	78.0%	129.2%
	1997	82,646	56,310	68.1%	80.0%	85.2%
	1997	45,186	16,281	36.0%	79.5%	45.3%
	1998	4,432	4,738	106.9%	77.3%	138.4%
	1998	27,998	30,232	108.0%	80.9%	133.5%
	1998	37,102	18,509	49.9%	77.7%	64.2%
	1999	31,619	26,796	84.7%	78.7%	107.7%
	1999	33,144	4,581	13.8%	80.7%	17.1%
	1999	28,484	8,097	28.4%	78.3%	36.3%
	2000	8,232	4,738	57.6%	80.0%	71.9%
	2000	11,642	5,871	50.4%	80.0%	63.0%
	2000	3,992	2,186	54.8%	78.0%	70.2%
	2001	7,368	21,214	287.9%	78.0%	369.1%
	2001	16,827	50,607	300.8%	78.0%	385.6%
	2001	20,429	42,407	207.6%	78.0%	266.1%
	2001	21,905	45,556	208.0%	78.0%	266.6%
	2002	29,904	41,970	140.3%	77.0%	182.3%
	2002	41,554	47,153	113.5%	76.7%	147.9%
	2003	6,285	37,389	594.9%	75.0%	793.2%
	2003	67,025	66,666	99.5%	75.0%	132.7%
2003	9,117	19,356	212.3%	75.0%	283.1%	
	<b>Total</b>	<b>1,344,194</b>	<b>1,131,152</b>	<b>84.2%</b>	<b>79.1%</b>	<b>106.4%</b>

Nationwide  
 Monumental Life Insurance Company (Formerly: Peoples Benefit Life)  
 Standardized Individual Medicare Supplement  
 Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected Ratio
2012	1992	19,808	9,792	49.4%	43.0%	115.0%
	1992	3,257	220	6.8%	42.5%	15.9%
	1992	3,272	1,558	47.6%	38.9%	122.3%
	1992	15,331	20,179	131.6%	39.0%	337.5%
	1992	11,176	1,350	12.1%	42.0%	28.7%
	1992	21,978	11,985	54.5%	44.2%	123.5%
	1992	2,168	355	16.4%	42.5%	38.5%
	1993	35,219	30,717	87.2%	39.1%	223.0%
	1993	17,975	16,907	94.1%	41.2%	228.3%
	1993	645	0	0.0%	39.0%	0.0%
	1993	2,774	540	19.5%	45.3%	42.9%
	1993	5,316	2,697	50.7%	42.1%	120.6%
	1994	19,965	8,039	40.3%	39.2%	102.6%
	1994	699	96	13.8%	42.4%	32.5%
	1994	2,935	762	26.0%	43.6%	59.6%
	1994	5,575	1,913	34.3%	42.3%	81.2%
	1994	48,666	28,288	58.1%	39.1%	148.7%
	1995	10,984	10,051	91.5%	39.1%	233.9%
	1995	3,404	2,183	64.1%	42.5%	150.9%
	1995	52,478	58,123	110.8%	39.5%	280.2%
	1996	1,132	1,258	111.2%	42.5%	261.5%
	1996	59,983	55,005	91.7%	39.3%	233.5%
	1996	28,551	14,639	51.3%	39.4%	130.1%
	1997	34,451	26,472	76.8%	40.4%	190.3%
	1997	22,222	16,715	75.2%	39.5%	190.3%
	1998	1,424	398	28.0%	41.0%	68.3%
	1998	13,079	24,951	190.8%	41.1%	464.0%
	1998	17,459	11,605	66.5%	40.1%	165.8%
	1999	13,914	14,195	102.0%	40.8%	250.3%
	1999	17,232	2,216	12.9%	40.8%	31.5%
	1999	11,825	5,554	47.0%	39.4%	119.3%
	2000	3,155	1,220	38.7%	40.2%	96.3%
	2000	2,096	1,716	81.9%	37.1%	220.4%
	2000	5,674	4,732	83.4%	41.5%	200.7%
	2001	5,631	19,495	346.2%	40.5%	855.5%
	2001	6,147	19,400	315.6%	46.7%	675.6%
	2001	9,831	11,543	117.4%	39.5%	297.0%
	2001	3,900	17,624	451.9%	39.2%	1152.5%
	2002	12,803	20,762	162.2%	38.2%	424.9%
	2002	17,873	16,405	91.8%	39.9%	229.8%
	2003	31,617	34,292	108.5%	39.0%	277.8%
	2003	4,668	12,703	272.1%	37.9%	718.6%
	2003	3,072	23,400	761.8%	38.5%	1978.8%
	Total	<b>611,368</b>	<b>562,055</b>	<b>91.9%</b>	<b>40.1%</b>	<b>229.2%</b>
<b>Plan Total</b>		<b>46,987,020</b>	<b>42,380,146</b>	<b>90.2%</b>	<b>71.4%</b>	<b>126.3%</b>

### Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b>	District of Columbia					
<b>2.</b>	<b>Department Use Only</b>						
	<b>State Tracking ID</b>						
<b>3.</b>	<b>Insurer Name &amp; Address</b>	<b>Domicile</b>	<b>Insurer License Type</b>	<b>NAIC Group #</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>
	Monumental Life Insurance Company Formerly Peoples Benefit Life 100 Light Street Baltimore, MD 21202-2559	Iowa	<b>Accident &amp; Health</b>	468	66281	52-0419790	
<b>4.</b>	<b>Contact Name &amp; Address</b>	<b>Telephone #</b>	<b>Fax #</b>	<b>E-mail Address</b>			
	Teri Schaffer Actuarial Administrative Supervisor 100 Light Street Baltimore, MD 21202-2559	800-233-4624 ext. 5236	410-209-5910	msapprovals@aegonusa.com			
<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
<b>6.</b>	<b>Company Tracking Number</b>	1362					
<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b>	<input type="checkbox"/> <b>Resubmission</b>	Previous file # _____				
<b>8.</b>	<b>Market</b>	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small [ ] Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
<b>9.</b>	<b>Type of Insurance</b>	MS05I Individual Medicare Supplement - Standard Plans					
<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	<u>MS05I</u>					
<b>11.</b>	<b>Submitted Documents</b>	<input type="checkbox"/> <b>FORMS</b> <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other  <input type="checkbox"/> <b>Rates</b> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate  <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____  <b><u>SUPPORTING DOCUMENTATION</u></b> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____					
<b>12.</b>	<b>Filing Submission Date</b>	December 7, 2012					

13.	<b>Filing Fee (If required)</b>	Amount	\$ 0.00	Check Date	
		Retaliatory	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number	
14.	<b>Date of Domiciliary Approval</b>	The rates for this policy form in our domiciliary state of Iowa are pending			
15.	<b>Filing Description:</b>				
	<p align="center"><b>2013 Annual Rate Filing for Standard Mass Marketed Medicare Supplement Policies: Monumental Life Insurance Company Formerly Peoples Benefit Life</b></p> <p><b><u>POLICY FORM #(s):</u></b></p> <p>615400 A</p>				
16.	<b>Certification (If required)</b>				
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>District of Columbia</u>.</p>					
Print Name:		Stephen Baloga, A.S.A., M.A.A.A.		Title: Assistant Vice President and Actuary	
Signature:				Date: December 7, 2012	

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		1362		
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		4.7%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum Memorandum, rates, loss ratio projection exhibit, actual to expected analysis	615400 A	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>4.7%</u> <input type="checkbox"/> Other _____	
02	Life, Accident & Health Transmittal Document Pages 1 thru 3	615400 A	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>4.7%</u> <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	

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