

**Exhibit D-1: Colorado Options: Medicare Supplement Insurance "Medigap" Plans**

<b>Age65</b>		<b>Monthly Premium Rates for Age 65 Non-Smoker Residing in Zip Code 80202</b>													
<b>Company Name</b>	<b>Sex</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>Fhi</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>Jhi</b>	<b>K</b>	<b>L</b>
AARP/United HealthCare Insurance Company	Female	129.25	153.25	184.75	171.00	172.00	186.00		172.25	174.00	175.75	197.25		89.75	129.00
	Male	129.25	153.25	184.75	171.00	172.00	186.00		172.25	174.00	175.75	197.25		89.75	129.00
American Continental Insurance Company	Female	75.58	95.25		96.17		110.58					111.17			
	Male	86.92	109.50		110.50		127.25					127.92			
American Family Mutual Insurance Company	Female	68.90		134.27			137.13							57.73	84.07
	Male	68.90		134.27			137.13							57.73	84.07
American National Life Insurance Company of Texas	Female	84.97	106.67	120.96	95.43	89.07	119.83		94.82						
	Male	95.17	119.31	135.34	106.84	99.78	134.21		106.06						
American Pioneer Life Insurance Company	Female	108.00	140.00	181.00	153.00		187.00								
	Male	124.00	160.00	207.00	176.00		215.00								
American Republic Corp Insurance Company	Female	108.21										135.26			
	Male	117.32										146.66			
American Republic Insurance Company	Female	126.63						55.63							
	Male	126.63						60.20							
Bankers Life and Casualty Company	Female	134.10	176.46	198.15	166.07	127.47	177.06	53.70	116.41			139.65		62.05	85.14
	Male	134.10	176.46	198.15	166.07	127.47	177.06	53.70	116.41			139.65		62.05	85.14
Central Reserve Life Insurance Company	Female	206.84		257.08	201.56	162.17	250.92	72.14	203.42	132.84	159.04	166.57			
	Male	237.73		295.60	231.86	186.41	288.56	82.89	233.82	152.69	182.99	191.49			
Combined Insurance Company of America	Female	103.12	149.18	188.65	150.32		194.05		137.92						
	Male	103.12	149.18	188.65	150.32		194.05		137.92						
Conseco Insurance Company	Female	115.00			125.00		160.00		106.00			135.00			
	Male	126.00			137.00		173.00		117.00			146.00			
Constitution Life Insurance Company	Female	120.00			130.00		155.00		172.00						
	Male	132.00			143.00		171.00		150.00						
Continental General Insurance Company	Female	141.00	179.00	163.00	158.00	183.00	168.00	43.00	158.00	144.00		181.00			
	Male	146.00	185.00	169.00	163.00	171.00	176.00	47.00	164.00	129.00		161.00			
Continental Life Insurance Company of Brentwood, Tennessee	Female	81.00	103.92	130.75	105.75	115.92	132.17		111.67						
	Male	93.25	119.42	150.25	121.58	133.42	151.83		128.42						
CSA Fraternal	Female	83.98			103.52		126.29		105.70						
	Male	92.38			113.86		136.39		116.28						
Equitable Life & Casualty	Female	97.42	137.17	179.34	151.50	168.92	193.59	87.34	139.84	102.17	150.50	126.25	56.84		82.50
	Male	112.09	137.17	179.34	151.50	168.92	193.59	87.34	139.84	117.50	150.50	145.17	65.34		94.84
Equitable Life & Casualty Insurance Company	Female	116.92	164.67	215.25	181.84	202.75	218.75	98.75	158.09	109.34	161.09	135.17	60.84		88.34
	Male	134.50	164.67	215.25	181.84	202.75	218.75	98.75	158.09	125.75	161.09	155.34	69.92		101.50
Globe Life and Accident Insurance Company	Female	78.50	112.50	127.50			128.50								
	Male	78.50	112.50	127.50			128.50								
Golden Rule Insurance Company	Female	113.00		177.00			135.00		112.00						
	Male	124.00		196.00			148.00		124.00						
Great American Life Insurance Company	Female	81.00			100.00		122.00		102.00						
	Male	89.00			110.00		132.00		112.00						
Guarantee Trust Life Insurance Company	Female	85.12	128.23	159.09	124.43		175.22	37.15	133.12						
	Male	85.12	128.23	159.09	124.43		175.22	37.15	133.12						
Humana Insurance Company	Female	134.00	142.00	164.00			165.00	65.00						79.00	114.00
	Male	142.00	150.00	174.00			174.00	70.00						84.00	121.00
Lincoln Heritage Life Insurance Company	Female	68.92	89.58	107.42	92.58		110.67								
	Male	79.25	102.92	123.50	106.42		127.25								
Mennonite Mutual Aid Association	Female	99.47		140.20		132.05	164.54								101.77
	Male	99.47		140.20		132.05	164.54								101.77

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<b>Company Name</b>	<b>Sex</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>Fhi</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>Jhi</b>	<b>K</b>	<b>L</b>
Monumental Life Insurance Company	Female	88.00	127.00	147.00	142.00	148.00	166.00		160.00	144.00	167.00	204.00			
	Male	88.00	127.00	147.00	142.00	148.00	166.00		160.00	144.00	167.00	204.00			
Mutual of Omaha Insurance Company	Female	112.16		169.07	120.89		161.09		133.40						
	Male	128.92		194.33	138.96		185.17		153.34						
National States Insurance Company	Female	96.05	129.44	176.33	96.19		114.86								
	Male	96.05	129.44	176.33	110.60		114.86								
PacifiCare Life Assurance Company	Female	106.85		155.39			161.92	54.06	130.59			158.75			
	Male	106.85		155.39			161.92	54.06	130.59			158.75			
Pennsylvania Life Insurance Company	Female	103.00	134.00	137.00	123.00		150.00		135.00						
	Male	118.00	154.00	157.00	173.00		221.00		208.00						
Physicians Life Insurance Company	Female	105.65	129.50				165.20		134.95						
	Male	105.65	129.50				165.20		134.95						
Provident American Life and Health Insurance Company	Female	161.63							150.10	137.17	164.23	172.00			
	Male	185.87							172.61	157.75	188.86	197.80			
Pyramid Life Insurance Company	Female	127.00			166.00	127.00	215.00	64.00	173.00						
	Male	127.00			166.00	139.00	215.00	64.00	173.00						
Reserve National Insurance Company	Female	68.60	111.35	125.80	98.75		150.60								
	Male	68.60	111.35	125.80	98.75		150.60								
Rocky Mountain HealthCare Options, Inc.	Female	120.93		127.65			134.37		141.09						
	Male	139.81		147.57			155.34		163.11						
Rocky Mountain Hospital/Medical Service, Inc. (Anthem BC/BS)	Female	108.20	122.40				128.30	43.80			156.60	185.20			82.30
	Male	116.60	132.30				148.60	49.20			169.30	200.30			95.10
Shenandoah Life Insurance Company	Female	88.08	110.92	124.83	112.08	113.08	128.92		114.67						
	Male	101.33	127.58	143.58	128.92	130.00	148.33		131.83						
Standard Life and Accident Insurance Company	Female	134.34	168.46	193.80	127.15	120.16	194.97	17.58	127.29						
	Male	150.40	188.60	216.97	142.35	134.53	218.28	19.68	143.07						
State Farm Insurance Co.	Female	98.33		148.33			149.75								
	Male	98.33		148.33			149.75								
Sterling Investors Life Insurance Company	Female	84.55	107.12	122.37	109.79	110.71	126.95		110.62						
	Male	97.29	123.20	140.69	126.28	127.37	145.94		127.12						
Sterling Life Insurance Company	Female	141.05	162.64	187.51			166.84							71.33	
	Male	141.05	162.64	187.51			180.74							77.27	
The Order of United Commercial Travelers of America	Female	85.32	110.13	131.99	120.81		135.66		119.38						
	Male	98.12	126.65	151.79	138.93		156.00		137.28						
Thrivent Financial for Lutherans	Female	90.29	106.70	138.25	115.60		138.85			189.30	193.14				85.33
	Male	90.29	106.70	138.25	115.60		138.85			189.30	193.14				85.33
Transamerica Life Insurance Company	Female	87.00	112.00	139.00	127.00	137.00	142.00		135.00	134.00	135.00	137.00			
	Male	87.00	112.00	139.00	127.00	137.00	142.00		135.00	134.00	135.00	137.00			
United American Insurance Company	Female	151.00	173.00	195.00	184.00		261.00	59.00	249.00					93.00	131.00
	Male	151.00	173.00	195.00	184.00		261.00	59.00	249.00					93.00	131.00
United Teacher Associates Insurance Company	Female	146.19	166.51	200.57	166.80		201.30		167.24						
	Male	168.12	191.51	230.68	191.80		231.56		192.38						
United World Life Insurance Company	Female	87.49	107.12	116.70	99.20		119.69		113.95						
	Male	100.56	123.13	134.14	114.02		137.57		130.97						
USAA Life Insurance Company	Female	64.09			87.21		99.11		98.60						
	Male	64.09			87.21		99.11		98.60						
World Corp Insurance Company	Female	104.13					140.78	53.54							71.26
	Male	112.92					152.28	58.12							77.17