

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSA10
Standardized Plan A

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$2,190

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104, 111, 113-119 + Zip Codes 00501, 00544, 06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N45, N9E

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSA06
Standardized Plan A

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$2,190

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104, 111, 113-119 + Zip Codes 00501, 00544, 06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N28, N87

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSAR93
Standardized Plan A

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$2,190

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N09,N80

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSA
Standardized Plan A

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$2,190

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Code N01

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSB10
Standardized Plan B

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,004

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N46,N9F

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSB06
Standardized Plan B

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,004

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N29,N88

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSBR93
Standardized Plan B

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,004

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N10,N81

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSB
Standardized Plan B

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,004

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104, 111, 113-119 + Zip Codes 00501, 00544, 06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Code N02

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSC10
Standardized Plan C

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,627

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N47,N9G

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSC06
Standardized Plan C

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,627

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N30,N89

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSCR93
Standardized Plan C

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,627

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N11,N82

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSC
Standardized Plan C

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,627

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Code N03

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSD10
Standardized Plan D

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,575

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N48,N9H

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSD06
Standardized Plan D

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,575

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N31,N90

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSDR93
Standardized Plan D

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,575

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N12,N83

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSD
Standardized Plan D

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,575

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Code N04

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSF10
Standardized Plan F

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,422

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N49,N9I

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSF06
Standardized Plan F

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,422

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N32,N91

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSFR93
Standardized Plan F

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,422

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N13,N84

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSF
Standardized Plan F

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,422

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Code N05

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSHDF10
Standardized High Deductible Plan F

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$670

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N51,N9K

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSHDF06
Standardized High Deductible Plan F

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$670

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N34,N93

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSHDF
Standardized High Deductible Plan F

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$670

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104, 111, 113-119 + Zip Codes 00501, 00544, 06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N34, N93

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSG10
Standardized Plan G

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,185

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104, 111, 113-119 + Zip Codes 00501, 00544, 06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N50, N9J

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSG06
Standardized Plan G

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,185

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104, 111, 113-119 + Zip Codes 00501, 00544, 06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N33, N92

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSGR93
Standardized Plan G

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,185

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N14,N85

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSG
Standardized Plan G

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$3,185

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Code N06

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSK06R
Standardized Plan K

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$1,340

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N43,N9C

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSK06
Standardized Plan K

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$1,340

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104, 111, 113-119 + Zip Codes 00501, 00544, 06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N43, N9C

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSL06R
Standardized Plan L

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$1,887

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N44,N9D

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSL06
Standardized Plan L

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$1,887

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104,111,113-119 + Zip Codes 00501,00544,06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N44,N9D

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY
Syracuse, New York

Individual Medicare Supplement Policy Form NYMSN10
Standardized Plan N

NEW YORK

Schedule of Annual Premium Rates

Issue Age (Male or Female)	2014-2015 Annual Base Rate
All Ages	\$2,369

Rate Adjustment Factors:

A. Area (Zip Code Prefixes)

105-110	1.10
100-104, 111, 113-119 + Zip Codes 00501, 00544, 06390	1.10
120-128	0.90
129-149	0.90
112	1.21

Demographic Pool Load Factor: 0.0%

Modal Premium Formulas:

Annual	= Annual Base Rate * Area Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes N52, N9L