

Freedom Life Insurance Company of America
Health Insurance Rate Request Summary Narrative
Policy Form EHB-2017-IP-VA-FLIC with EHB-2017-SCH-VA-FLIC

The net total premium increase proposed for these policy forms is 9.98%. This increase reflects a trend increase of 4.7%, an increase of 5.04% to account for the Federal Transitional Reinsurance Program ending in 2017. The development of these factors is detailed in the Part III Actuarial Memorandum. The proposed increase does not vary for ACA compliant products. The rate revision applies to both in-force policies and new business policies. There are no currently enrolled policyholders that this increase will affect.