

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

ALABAMA

FOR USE IN ALABAMA ZIP CODES: 350-352, 355

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,216	1,531	1,723	1,547	1,560	1,780	1,582	65	1,350	1,702	1,914	1,718	1,734	1,976	1,758
66	1,216	1,531	1,723	1,547	1,560	1,780	1,582	66	1,350	1,702	1,914	1,718	1,734	1,976	1,758
67	1,216	1,531	1,723	1,547	1,560	1,780	1,582	67	1,350	1,702	1,914	1,718	1,734	1,976	1,758
68	1,266	1,596	1,800	1,612	1,625	1,853	1,649	68	1,407	1,773	1,999	1,790	1,806	2,059	1,831
69	1,323	1,667	1,873	1,684	1,699	1,926	1,723	69	1,471	1,853	2,081	1,871	1,887	2,140	1,914
70	1,376	1,734	1,944	1,751	1,767	1,997	1,790	70	1,529	1,927	2,159	1,946	1,962	2,218	1,990
71	1,429	1,800	2,012	1,818	1,833	2,065	1,859	71	1,588	2,000	2,235	2,019	2,037	2,295	2,066
72	1,477	1,862	2,075	1,881	1,897	2,130	1,924	72	1,642	2,070	2,306	2,090	2,108	2,367	2,138
73	1,526	1,922	2,133	1,940	1,957	2,188	1,985	73	1,695	2,135	2,371	2,156	2,175	2,432	2,205
74	1,569	1,976	2,189	1,996	2,013	2,244	2,041	74	1,743	2,197	2,434	2,218	2,238	2,494	2,268
75	1,608	2,027	2,242	2,046	2,064	2,295	2,094	75	1,787	2,252	2,491	2,273	2,294	2,550	2,326
76	1,645	2,073	2,288	2,094	2,112	2,338	2,141	76	1,828	2,303	2,543	2,326	2,347	2,598	2,379
77	1,681	2,117	2,338	2,139	2,157	2,380	2,187	77	1,868	2,353	2,598	2,376	2,396	2,645	2,430
78	1,714	2,158	2,380	2,180	2,199	2,416	2,229	78	1,903	2,398	2,645	2,422	2,442	2,685	2,477
79	1,743	2,196	2,420	2,218	2,238	2,451	2,268	79	1,937	2,440	2,689	2,464	2,485	2,723	2,520
80	1,771	2,231	2,452	2,253	2,273	2,481	2,306	80	1,968	2,480	2,724	2,504	2,525	2,756	2,561
81	1,797	2,264	2,482	2,286	2,306	2,514	2,338	81	1,996	2,515	2,758	2,540	2,562	2,793	2,598
82	1,820	2,294	2,513	2,316	2,337	2,546	2,369	82	2,023	2,549	2,792	2,575	2,597	2,829	2,633
83	1,844	2,324	2,541	2,347	2,367	2,577	2,399	83	2,050	2,582	2,823	2,607	2,630	2,863	2,667
84	1,867	2,352	2,569	2,376	2,396	2,606	2,430	84	2,074	2,613	2,855	2,640	2,663	2,896	2,700
85	1,889	2,380	2,597	2,405	2,424	2,636	2,458	85	2,099	2,645	2,885	2,670	2,694	2,928	2,732
86	1,910	2,407	2,622	2,430	2,452	2,663	2,485	86	2,122	2,674	2,914	2,700	2,724	2,959	2,763
87	1,930	2,433	2,647	2,456	2,478	2,689	2,512	87	2,144	2,703	2,940	2,730	2,753	2,988	2,792
88	1,950	2,456	2,670	2,481	2,503	2,713	2,538	88	2,166	2,730	2,967	2,756	2,780	3,016	2,819
89	1,969	2,480	2,693	2,504	2,526	2,737	2,562	89	2,186	2,755	2,993	2,783	2,807	3,042	2,847
90	1,986	2,501	2,716	2,526	2,548	2,759	2,584	90	2,206	2,779	3,019	2,808	2,832	3,066	2,872
91	2,001	2,522	2,737	2,547	2,569	2,779	2,605	91	2,224	2,802	3,043	2,831	2,855	3,089	2,895
92	2,017	2,541	2,758	2,566	2,589	2,798	2,625	92	2,241	2,823	3,064	2,852	2,877	3,109	2,917
93	2,031	2,560	2,776	2,584	2,607	2,817	2,643	93	2,256	2,844	3,085	2,873	2,897	3,130	2,937
94	2,044	2,576	2,793	2,602	2,624	2,833	2,661	94	2,271	2,862	3,103	2,891	2,916	3,147	2,957
95	2,056	2,591	2,808	2,617	2,639	2,847	2,676	95	2,285	2,879	3,120	2,907	2,933	3,163	2,974
96	2,069	2,606	2,823	2,632	2,654	2,861	2,692	96	2,298	2,895	3,136	2,924	2,949	3,178	2,990
97	2,081	2,622	2,838	2,647	2,670	2,876	2,708	97	2,311	2,912	3,153	2,942	2,966	3,195	3,008
98	2,093	2,637	2,854	2,663	2,687	2,891	2,724	98	2,325	2,931	3,172	2,959	2,985	3,212	3,027
99	2,104	2,652	2,870	2,679	2,703	2,905	2,739	99	2,339	2,947	3,189	2,977	3,002	3,229	3,044

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 10/08 AL

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

ALABAMA

FOR USE IN ALABAMA ZIP CODES: ALL EXCEPT 350-352, 355

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,100	1,385	1,559	1,399	1,412	1,610	1,432	65	1,222	1,540	1,732	1,554	1,568	1,788	1,590
66	1,100	1,385	1,559	1,399	1,412	1,610	1,432	66	1,222	1,540	1,732	1,554	1,568	1,788	1,590
67	1,100	1,385	1,559	1,399	1,412	1,610	1,432	67	1,222	1,540	1,732	1,554	1,568	1,788	1,590
68	1,146	1,444	1,628	1,458	1,471	1,677	1,492	68	1,273	1,605	1,809	1,620	1,634	1,863	1,657
69	1,197	1,509	1,695	1,524	1,537	1,742	1,559	69	1,331	1,677	1,883	1,693	1,707	1,936	1,732
70	1,245	1,568	1,758	1,585	1,599	1,807	1,620	70	1,383	1,743	1,953	1,760	1,776	2,006	1,800
71	1,293	1,628	1,820	1,644	1,659	1,869	1,682	71	1,436	1,810	2,023	1,827	1,843	2,077	1,870
72	1,337	1,684	1,877	1,701	1,717	1,928	1,740	72	1,486	1,872	2,086	1,891	1,908	2,141	1,934
73	1,380	1,739	1,929	1,756	1,771	1,980	1,796	73	1,533	1,931	2,145	1,950	1,967	2,200	1,995
74	1,419	1,788	1,981	1,806	1,821	2,030	1,847	74	1,577	1,987	2,202	2,006	2,024	2,256	2,052
75	1,454	1,834	2,028	1,852	1,868	2,077	1,894	75	1,617	2,038	2,253	2,057	2,076	2,308	2,104
76	1,489	1,875	2,070	1,894	1,910	2,116	1,937	76	1,654	2,083	2,301	2,104	2,123	2,350	2,153
77	1,521	1,915	2,116	1,935	1,951	2,154	1,979	77	1,690	2,129	2,350	2,150	2,168	2,393	2,198
78	1,550	1,952	2,154	1,972	1,989	2,186	2,017	78	1,721	2,170	2,393	2,192	2,210	2,429	2,241
79	1,577	1,986	2,190	2,006	2,024	2,217	2,052	79	1,753	2,208	2,433	2,230	2,249	2,463	2,280
80	1,603	2,019	2,218	2,039	2,057	2,245	2,086	80	1,780	2,244	2,464	2,266	2,285	2,494	2,317
81	1,625	2,048	2,246	2,068	2,086	2,274	2,116	81	1,806	2,275	2,496	2,298	2,318	2,527	2,350
82	1,646	2,076	2,273	2,096	2,115	2,304	2,143	82	1,831	2,307	2,526	2,329	2,349	2,559	2,383
83	1,668	2,102	2,299	2,123	2,141	2,331	2,171	83	1,854	2,336	2,555	2,359	2,380	2,591	2,413
84	1,689	2,128	2,325	2,150	2,168	2,358	2,198	84	1,876	2,365	2,583	2,388	2,409	2,620	2,442
85	1,709	2,154	2,349	2,176	2,194	2,385	2,224	85	1,899	2,393	2,611	2,416	2,438	2,650	2,472
86	1,728	2,177	2,372	2,198	2,218	2,409	2,249	86	1,920	2,420	2,636	2,442	2,464	2,677	2,499
87	1,746	2,201	2,395	2,222	2,242	2,433	2,272	87	1,940	2,445	2,660	2,470	2,491	2,704	2,526
88	1,764	2,222	2,416	2,245	2,265	2,455	2,296	88	1,960	2,470	2,685	2,494	2,516	2,728	2,551
89	1,781	2,244	2,437	2,266	2,286	2,477	2,318	89	1,978	2,493	2,708	2,518	2,539	2,752	2,575
90	1,796	2,263	2,458	2,286	2,306	2,497	2,338	90	1,996	2,515	2,731	2,540	2,562	2,774	2,598
91	1,811	2,282	2,477	2,305	2,325	2,515	2,357	91	2,012	2,536	2,753	2,561	2,583	2,795	2,619
92	1,825	2,299	2,496	2,322	2,343	2,532	2,375	92	2,027	2,555	2,772	2,580	2,603	2,813	2,639
93	1,837	2,316	2,512	2,338	2,359	2,549	2,391	93	2,042	2,574	2,791	2,599	2,621	2,832	2,657
94	1,850	2,330	2,527	2,354	2,374	2,563	2,407	94	2,055	2,590	2,807	2,615	2,638	2,847	2,675
95	1,860	2,345	2,540	2,367	2,387	2,575	2,422	95	2,067	2,605	2,822	2,631	2,653	2,861	2,690
96	1,872	2,358	2,555	2,382	2,402	2,589	2,436	96	2,080	2,619	2,838	2,646	2,669	2,876	2,706
97	1,883	2,372	2,568	2,395	2,416	2,602	2,450	97	2,091	2,634	2,853	2,662	2,684	2,891	2,722
98	1,893	2,385	2,582	2,409	2,431	2,615	2,464	98	2,103	2,651	2,870	2,677	2,701	2,906	2,739
99	1,904	2,400	2,596	2,423	2,445	2,629	2,479	99	2,117	2,667	2,885	2,693	2,716	2,921	2,754

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000 Quarterly: 0.2500 Monthly: Divide by 12

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

ALABAMA

FOR USE IN ALABAMA ZIP CODES: 350-352, 355

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,057	1,331	1,498	1,345	1,357	1,547	1,376	65	1,175	1,479	1,664	1,494	1,507	1,719	1,529
66	1,057	1,331	1,498	1,345	1,357	1,547	1,376	66	1,175	1,479	1,664	1,494	1,507	1,719	1,529
67	1,057	1,331	1,498	1,345	1,357	1,547	1,376	67	1,175	1,479	1,664	1,494	1,507	1,719	1,529
68	1,101	1,388	1,565	1,402	1,414	1,612	1,433	68	1,223	1,542	1,739	1,557	1,571	1,790	1,592
69	1,151	1,450	1,629	1,464	1,476	1,675	1,498	69	1,279	1,612	1,810	1,628	1,641	1,861	1,663
70	1,196	1,508	1,689	1,523	1,535	1,736	1,557	70	1,329	1,675	1,877	1,692	1,706	1,929	1,730
71	1,242	1,565	1,749	1,581	1,594	1,797	1,617	71	1,380	1,740	1,944	1,757	1,771	1,996	1,797
72	1,285	1,619	1,804	1,635	1,650	1,853	1,673	72	1,428	1,800	2,004	1,817	1,832	2,058	1,859
73	1,326	1,671	1,855	1,687	1,702	1,903	1,726	73	1,473	1,856	2,061	1,874	1,890	2,114	1,917
74	1,364	1,719	1,904	1,736	1,751	1,952	1,775	74	1,515	1,910	2,116	1,929	1,945	2,168	1,972
75	1,399	1,762	1,950	1,780	1,796	1,996	1,820	75	1,554	1,958	2,166	1,978	1,995	2,217	2,022
76	1,430	1,802	1,990	1,820	1,836	2,033	1,862	76	1,590	2,002	2,211	2,023	2,040	2,259	2,069
77	1,462	1,842	2,033	1,860	1,875	2,070	1,902	77	1,624	2,045	2,259	2,066	2,084	2,300	2,113
78	1,490	1,876	2,070	1,895	1,912	2,101	1,939	78	1,656	2,085	2,300	2,106	2,124	2,335	2,155
79	1,515	1,910	2,104	1,928	1,945	2,130	1,972	79	1,684	2,122	2,338	2,142	2,161	2,368	2,191
80	1,540	1,940	2,132	1,959	1,976	2,158	2,003	80	1,712	2,156	2,369	2,178	2,197	2,397	2,227
81	1,562	1,969	2,159	1,988	2,004	2,186	2,033	81	1,736	2,187	2,398	2,209	2,228	2,429	2,259
82	1,583	1,995	2,185	2,014	2,032	2,213	2,060	82	1,759	2,217	2,428	2,239	2,258	2,460	2,290
83	1,603	2,021	2,210	2,040	2,058	2,241	2,086	83	1,782	2,245	2,455	2,267	2,287	2,490	2,319
84	1,624	2,045	2,234	2,066	2,083	2,267	2,113	84	1,804	2,272	2,482	2,295	2,315	2,519	2,348
85	1,642	2,070	2,258	2,090	2,108	2,292	2,138	85	1,825	2,300	2,508	2,323	2,343	2,546	2,376
86	1,661	2,093	2,281	2,114	2,132	2,315	2,161	86	1,845	2,326	2,534	2,349	2,369	2,574	2,401
87	1,678	2,115	2,301	2,137	2,155	2,338	2,184	87	1,866	2,350	2,557	2,373	2,394	2,598	2,427
88	1,696	2,137	2,323	2,157	2,177	2,359	2,207	88	1,884	2,373	2,580	2,397	2,418	2,622	2,452
89	1,712	2,157	2,343	2,178	2,197	2,380	2,227	89	1,902	2,396	2,603	2,420	2,440	2,645	2,475
90	1,727	2,175	2,363	2,197	2,216	2,399	2,248	90	1,918	2,418	2,624	2,441	2,462	2,666	2,497
91	1,741	2,193	2,380	2,214	2,234	2,418	2,266	91	1,934	2,437	2,646	2,461	2,482	2,685	2,518
92	1,755	2,210	2,398	2,231	2,251	2,434	2,283	92	1,950	2,455	2,665	2,480	2,501	2,705	2,537
93	1,767	2,226	2,414	2,248	2,267	2,450	2,298	93	1,962	2,473	2,682	2,497	2,519	2,722	2,554
94	1,778	2,240	2,428	2,263	2,282	2,463	2,313	94	1,975	2,490	2,697	2,513	2,536	2,736	2,570
95	1,788	2,253	2,441	2,274	2,295	2,476	2,327	95	1,987	2,503	2,712	2,527	2,550	2,750	2,585
96	1,799	2,266	2,455	2,288	2,309	2,489	2,340	96	1,998	2,518	2,727	2,542	2,565	2,765	2,600
97	1,809	2,280	2,469	2,302	2,323	2,500	2,354	97	2,011	2,533	2,744	2,558	2,580	2,778	2,617
98	1,820	2,293	2,482	2,315	2,336	2,513	2,369	98	2,022	2,548	2,758	2,574	2,596	2,793	2,632
99	1,830	2,307	2,496	2,329	2,350	2,526	2,382	99	2,035	2,563	2,773	2,588	2,610	2,807	2,647

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000 Quarterly: 0.2500 Monthly: Divide by 12

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

ALABAMA

FOR USE IN ALABAMA ZIP CODES: ALL EXCEPT 350-352, 355

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	957	1,205	1,356	1,217	1,227	1,399	1,245	65	1,063	1,339	1,506	1,352	1,363	1,555	1,383
66	957	1,205	1,356	1,217	1,227	1,399	1,245	66	1,063	1,339	1,506	1,352	1,363	1,555	1,383
67	957	1,205	1,356	1,217	1,227	1,399	1,245	67	1,063	1,339	1,506	1,352	1,363	1,555	1,383
68	997	1,256	1,416	1,268	1,280	1,458	1,297	68	1,107	1,396	1,573	1,409	1,421	1,620	1,440
69	1,041	1,312	1,473	1,324	1,336	1,515	1,356	69	1,157	1,458	1,638	1,473	1,485	1,683	1,505
70	1,082	1,364	1,529	1,378	1,389	1,570	1,409	70	1,203	1,515	1,699	1,530	1,544	1,745	1,566
71	1,124	1,416	1,583	1,431	1,442	1,625	1,463	71	1,248	1,574	1,758	1,589	1,603	1,806	1,625
72	1,163	1,465	1,632	1,479	1,492	1,677	1,513	72	1,292	1,628	1,814	1,644	1,658	1,862	1,682
73	1,200	1,511	1,679	1,527	1,540	1,721	1,562	73	1,333	1,680	1,865	1,696	1,710	1,912	1,735
74	1,234	1,555	1,722	1,570	1,585	1,766	1,606	74	1,371	1,728	1,914	1,745	1,759	1,962	1,784
75	1,265	1,594	1,764	1,610	1,625	1,806	1,646	75	1,406	1,772	1,960	1,790	1,805	2,005	1,830
76	1,294	1,630	1,800	1,646	1,662	1,839	1,684	76	1,438	1,812	2,001	1,831	1,846	2,043	1,872
77	1,322	1,666	1,839	1,682	1,697	1,872	1,720	77	1,470	1,851	2,043	1,870	1,886	2,081	1,911
78	1,348	1,698	1,872	1,715	1,730	1,901	1,755	78	1,498	1,887	2,081	1,906	1,922	2,113	1,949
79	1,371	1,728	1,904	1,744	1,759	1,928	1,784	79	1,524	1,920	2,116	1,938	1,955	2,142	1,983
80	1,394	1,756	1,929	1,773	1,788	1,952	1,813	80	1,549	1,950	2,143	1,970	1,987	2,169	2,015
81	1,414	1,781	1,953	1,798	1,814	1,978	1,839	81	1,570	1,979	2,170	1,999	2,016	2,197	2,043
82	1,433	1,805	1,977	1,822	1,838	2,003	1,864	82	1,591	2,005	2,196	2,025	2,043	2,226	2,072
83	1,451	1,829	2,000	1,846	1,862	2,027	1,888	83	1,612	2,031	2,221	2,051	2,069	2,252	2,099
84	1,470	1,851	2,022	1,870	1,885	2,051	1,911	84	1,632	2,056	2,246	2,077	2,095	2,279	2,124
85	1,486	1,872	2,043	1,891	1,908	2,074	1,934	85	1,651	2,081	2,270	2,101	2,119	2,304	2,150
86	1,503	1,893	2,063	1,912	1,929	2,095	1,955	86	1,669	2,104	2,292	2,125	2,143	2,328	2,173
87	1,518	1,913	2,081	1,933	1,949	2,116	1,976	87	1,688	2,126	2,313	2,147	2,166	2,350	2,195
88	1,534	1,933	2,101	1,951	1,969	2,135	1,997	88	1,704	2,147	2,334	2,169	2,188	2,372	2,218
89	1,549	1,951	2,119	1,970	1,987	2,154	2,015	89	1,720	2,168	2,355	2,190	2,208	2,393	2,239
90	1,563	1,967	2,138	1,987	2,005	2,171	2,034	90	1,736	2,188	2,374	2,209	2,228	2,412	2,259
91	1,575	1,985	2,154	2,004	2,022	2,188	2,050	91	1,750	2,205	2,394	2,227	2,246	2,429	2,278
92	1,587	2,000	2,170	2,019	2,037	2,202	2,065	92	1,764	2,221	2,411	2,244	2,263	2,447	2,295
93	1,599	2,014	2,184	2,034	2,051	2,216	2,080	93	1,776	2,237	2,426	2,259	2,279	2,462	2,310
94	1,608	2,026	2,196	2,047	2,064	2,229	2,093	94	1,787	2,252	2,441	2,273	2,294	2,476	2,326
95	1,618	2,039	2,209	2,058	2,077	2,240	2,105	95	1,797	2,265	2,454	2,287	2,308	2,488	2,339
96	1,627	2,050	2,221	2,070	2,089	2,252	2,118	96	1,808	2,278	2,467	2,300	2,321	2,501	2,352
97	1,637	2,062	2,233	2,082	2,101	2,262	2,130	97	1,819	2,291	2,482	2,314	2,334	2,514	2,367
98	1,646	2,075	2,246	2,095	2,114	2,273	2,143	98	1,830	2,306	2,496	2,328	2,348	2,527	2,382
99	1,656	2,087	2,258	2,107	2,126	2,286	2,156	99	1,841	2,319	2,509	2,342	2,362	2,539	2,395

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000 Quarterly: 0.2500 Monthly: Divide by 12

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

ALABAMA

FOR USE IN ALABAMA ZIP CODES: 350-352, 355

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	101.33	127.58	143.58	128.92	130.00	148.33	131.83	65	112.50	141.83	159.50	143.17	144.50	164.67	146.50
66	101.33	127.58	143.58	128.92	130.00	148.33	131.83	66	112.50	141.83	159.50	143.17	144.50	164.67	146.50
67	101.33	127.58	143.58	128.92	130.00	148.33	131.83	67	112.50	141.83	159.50	143.17	144.50	164.67	146.50
68	105.50	133.00	150.00	134.33	135.42	154.42	137.42	68	117.25	147.75	166.58	149.17	150.50	171.58	152.58
69	110.25	138.92	156.08	140.33	141.58	160.50	143.58	69	122.58	154.42	173.42	155.92	157.25	178.33	159.50
70	114.67	144.50	162.00	145.92	147.25	166.42	149.17	70	127.42	160.58	179.92	162.17	163.50	184.83	165.83
71	119.08	150.00	167.67	151.50	152.75	172.08	154.92	71	132.33	166.67	186.25	168.25	169.75	191.25	172.17
72	123.08	155.17	172.92	156.75	158.08	177.50	160.33	72	136.83	172.50	192.17	174.17	175.67	197.25	178.17
73	127.17	160.17	177.75	161.67	163.08	182.33	165.42	73	141.25	177.92	197.58	179.67	181.25	202.67	183.75
74	130.75	164.67	182.42	166.33	167.75	187.00	170.08	74	145.25	183.08	202.83	184.83	186.50	207.83	189.00
75	134.00	168.92	186.83	170.50	172.00	191.25	174.50	75	148.92	187.67	207.58	189.42	191.17	212.50	193.83
76	137.08	172.75	190.67	174.50	176.00	194.83	178.42	76	152.33	191.92	211.92	193.83	195.58	216.50	198.25
77	140.08	176.42	194.83	178.25	179.75	198.33	182.25	77	155.67	196.08	216.50	198.00	199.67	220.42	202.50
78	142.83	179.83	198.33	181.67	183.25	201.33	185.75	78	158.58	199.83	220.42	201.83	203.50	223.75	206.42
79	145.25	183.00	201.67	184.83	186.50	204.25	189.00	79	161.42	203.33	224.08	205.33	207.08	226.92	210.00
80	147.58	185.92	204.33	187.75	189.42	206.75	192.17	80	164.00	206.67	227.00	208.67	210.42	229.67	213.42
81	149.75	188.67	206.83	190.50	192.17	209.50	194.83	81	166.33	209.58	229.83	211.67	213.50	232.75	216.50
82	151.67	191.17	209.42	193.00	194.75	212.17	197.42	82	168.58	212.42	232.67	214.58	216.42	235.75	219.42
83	153.67	193.67	211.75	195.58	197.25	214.75	199.92	83	170.83	215.17	235.25	217.25	219.17	238.58	222.25
84	155.58	196.00	214.08	198.00	199.67	217.17	202.50	84	172.83	217.75	237.92	220.00	221.92	241.33	225.00
85	157.42	198.33	216.42	200.42	202.00	219.67	204.83	85	174.92	220.42	240.42	222.50	224.50	244.00	227.67
86	159.17	200.58	218.50	202.50	204.33	221.92	207.08	86	176.83	222.83	242.83	225.00	227.00	246.58	230.25
87	160.83	202.75	220.58	204.67	206.50	224.08	209.33	87	178.67	225.25	245.00	227.50	229.42	249.00	232.67
88	162.50	204.67	222.50	206.75	208.58	226.08	211.50	88	180.50	227.50	247.25	229.67	231.67	251.33	234.92
89	164.08	206.67	224.42	208.67	210.50	228.08	213.50	89	182.17	229.58	249.42	231.92	233.92	253.50	237.25
90	165.50	208.42	226.33	210.50	212.33	229.92	215.33	90	183.83	231.58	251.58	234.00	236.00	255.50	239.33
91	166.75	210.17	228.08	212.25	214.08	231.58	217.08	91	185.33	233.50	253.58	235.92	237.92	257.42	241.25
92	168.08	211.75	229.83	213.83	215.75	233.17	218.75	92	186.75	235.25	255.33	237.67	239.75	259.08	243.08
93	169.25	213.33	231.33	215.33	217.25	234.75	220.25	93	188.00	237.00	257.08	239.42	241.42	260.83	244.75
94	170.33	214.67	232.75	216.83	218.67	236.08	221.75	94	189.25	238.50	258.58	240.92	243.00	262.25	246.42
95	171.33	215.92	234.00	218.08	219.92	237.25	223.00	95	190.42	239.92	260.00	242.25	244.42	263.58	247.83
96	172.42	217.17	235.25	219.33	221.17	238.42	224.33	96	191.50	241.25	261.33	243.67	245.75	264.83	249.17
97	173.42	218.50	236.50	220.58	222.50	239.67	225.67	97	192.58	242.67	262.75	245.17	247.17	266.25	250.67
98	174.42	219.75	237.83	221.92	223.92	240.92	227.00	98	193.75	244.25	264.33	246.58	248.75	267.67	252.25
99	175.33	221.00	239.17	223.25	225.25	242.08	228.25	99	194.92	245.58	265.75	248.08	250.17	269.08	253.67

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

ALABAMA

FOR USE IN ALABAMA ZIP CODES: ALL EXCEPT 350-352, 355

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	91.67	115.42	129.92	116.58	117.67	134.17	119.33	65	101.83	128.33	144.33	129.50	130.67	149.00	132.50
66	91.67	115.42	129.92	116.58	117.67	134.17	119.33	66	101.83	128.33	144.33	129.50	130.67	149.00	132.50
67	91.67	115.42	129.92	116.58	117.67	134.17	119.33	67	101.83	128.33	144.33	129.50	130.67	149.00	132.50
68	95.50	120.33	135.67	121.50	122.58	139.75	124.33	68	106.08	133.75	150.75	135.00	136.17	155.25	138.08
69	99.75	125.75	141.25	127.00	128.08	145.17	129.92	69	110.92	139.75	156.92	141.08	142.25	161.33	144.33
70	103.75	130.67	146.50	132.08	133.25	150.58	135.00	70	115.25	145.25	162.75	146.67	148.00	167.17	150.00
71	107.75	135.67	151.67	137.00	138.25	155.75	140.17	71	119.67	150.83	168.58	152.25	153.58	173.08	155.83
72	111.42	140.33	156.42	141.75	143.08	160.67	145.00	72	123.83	156.00	173.83	157.58	159.00	178.42	161.17
73	115.00	144.92	160.75	146.33	147.58	165.00	149.67	73	127.75	160.92	178.75	162.50	163.92	183.33	166.25
74	118.25	149.00	165.08	150.50	151.75	169.17	153.92	74	131.42	165.58	183.50	167.17	168.67	188.00	171.00
75	121.17	152.83	169.00	154.33	155.67	173.08	157.83	75	134.75	169.83	187.75	171.42	173.00	192.33	175.33
76	124.08	156.25	172.50	157.83	159.17	176.33	161.42	76	137.83	173.58	191.75	175.33	176.92	195.83	179.42
77	126.75	159.58	176.33	161.25	162.58	179.50	164.92	77	140.83	177.42	195.83	179.17	180.67	199.42	183.17
78	129.17	162.67	179.50	164.33	165.75	182.17	168.08	78	143.42	180.83	199.42	182.67	184.17	202.42	186.75
79	131.42	165.50	182.50	167.17	168.67	184.75	171.00	79	146.08	184.00	202.75	185.83	187.42	205.25	190.00
80	133.58	168.25	184.83	169.92	171.42	187.08	173.83	80	148.33	187.00	205.33	188.83	190.42	207.83	193.08
81	135.42	170.67	187.17	172.33	173.83	189.50	176.33	81	150.50	189.58	208.00	191.50	193.17	210.58	195.83
82	137.17	173.00	189.42	174.67	176.25	192.00	178.58	82	152.58	192.25	210.50	194.08	195.75	213.25	198.58
83	139.00	175.17	191.58	176.92	178.42	194.25	180.92	83	154.50	194.67	212.92	196.58	198.33	215.92	201.08
84	140.75	177.33	193.75	179.17	180.67	196.50	183.17	84	156.33	197.08	215.25	199.00	200.75	218.33	203.50
85	142.42	179.50	195.75	181.33	182.83	198.75	185.33	85	158.25	199.42	217.58	201.33	203.17	220.83	206.00
86	144.00	181.42	197.67	183.17	184.83	200.75	187.42	86	160.00	201.67	219.67	203.50	205.33	223.08	208.25
87	145.50	183.42	199.58	185.17	186.83	202.75	189.33	87	161.67	203.75	221.67	205.83	207.58	225.33	210.50
88	147.00	185.17	201.33	187.08	188.75	204.58	191.33	88	163.33	205.83	223.75	207.83	209.67	227.33	212.58
89	148.42	187.00	203.08	188.83	190.50	206.42	193.17	89	164.83	207.75	225.67	209.83	211.58	229.33	214.58
90	149.67	188.58	204.83	190.50	192.17	208.08	194.83	90	166.33	209.58	227.58	211.67	213.50	231.17	216.50
91	150.92	190.17	206.42	192.08	193.75	209.58	196.42	91	167.67	211.33	229.42	213.42	215.25	232.92	218.25
92	152.08	191.58	208.00	193.50	195.25	211.00	197.92	92	168.92	212.92	231.00	215.00	216.92	234.42	219.92
93	153.08	193.00	209.33	194.83	196.58	212.42	199.25	93	170.17	214.50	232.58	216.58	218.42	236.00	221.42
94	154.17	194.17	210.58	196.17	197.83	213.58	200.58	94	171.25	215.83	233.92	217.92	219.83	237.25	222.92
95	155.00	195.42	211.67	197.25	198.92	214.58	201.83	95	172.25	217.08	235.17	219.25	221.08	238.42	224.17
96	156.00	196.50	212.92	198.50	200.17	215.75	203.00	96	173.33	218.25	236.50	220.50	222.42	239.67	225.50
97	156.92	197.67	214.00	199.58	201.33	216.83	204.17	97	174.25	219.50	237.75	221.83	223.67	240.92	226.83
98	157.75	198.75	215.17	200.75	202.58	217.92	205.33	98	175.25	220.92	239.17	223.08	225.08	242.17	228.25
99	158.67	200.00	216.33	201.92	203.75	219.08	206.58	99	176.42	222.25	240.42	224.42	226.33	243.42	229.50

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

ALABAMA

FOR USE IN ALABAMA ZIP CODES: 350-352, 355

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	88.08	110.92	124.83	112.08	113.08	128.92	114.67	65	97.92	123.25	138.67	124.50	125.58	143.25	127.42
66	88.08	110.92	124.83	112.08	113.08	128.92	114.67	66	97.92	123.25	138.67	124.50	125.58	143.25	127.42
67	88.08	110.92	124.83	112.08	113.08	128.92	114.67	67	97.92	123.25	138.67	124.50	125.58	143.25	127.42
68	91.75	115.67	130.42	116.83	117.83	134.33	119.42	68	101.92	128.50	144.92	129.75	130.92	149.17	132.67
69	95.92	120.83	135.75	122.00	123.00	139.58	124.83	69	106.58	134.33	150.83	135.67	136.75	155.08	138.58
70	99.67	125.67	140.75	126.92	127.92	144.67	129.75	70	110.75	139.58	156.42	141.00	142.17	160.75	144.17
71	103.50	130.42	145.75	131.75	132.83	149.75	134.75	71	115.00	145.00	162.00	146.42	147.58	166.33	149.75
72	107.08	134.92	150.33	136.25	137.50	154.42	139.42	72	119.00	150.00	167.00	151.42	152.67	171.50	154.92
73	110.50	139.25	154.58	140.58	141.83	158.58	143.83	73	122.75	154.67	171.75	156.17	157.50	176.17	159.75
74	113.67	143.25	158.67	144.67	145.92	162.67	147.92	74	126.25	159.17	176.33	160.75	162.08	180.67	164.33
75	116.58	146.83	162.50	148.33	149.67	166.33	151.67	75	129.50	163.17	180.50	164.83	166.25	184.75	168.50
76	119.17	150.17	165.83	151.67	153.00	169.42	155.17	76	132.50	166.83	184.25	168.58	170.00	188.25	172.42
77	121.83	153.50	169.42	155.00	156.25	172.50	158.50	77	135.33	170.42	188.25	172.17	173.67	191.67	176.08
78	124.17	156.33	172.50	157.92	159.33	175.08	161.58	78	138.00	173.75	191.67	175.50	177.00	194.58	179.58
79	126.25	159.17	175.33	160.67	162.08	177.50	164.33	79	140.33	176.83	194.83	178.50	180.08	197.33	182.58
80	128.33	161.67	177.67	163.25	164.67	179.83	166.92	80	142.67	179.67	197.42	181.50	183.08	199.75	185.58
81	130.17	164.08	179.92	165.67	167.00	182.17	169.42	81	144.67	182.25	199.83	184.08	185.67	202.42	188.25
82	131.92	166.25	182.08	167.83	169.33	184.42	171.67	82	146.58	184.75	202.33	186.58	188.17	205.00	190.83
83	133.58	168.42	184.17	170.00	171.50	186.75	173.83	83	148.50	187.08	204.58	188.92	190.58	207.50	193.25
84	135.33	170.42	186.17	172.17	173.58	188.92	176.08	84	150.33	189.33	206.83	191.25	192.92	209.92	195.67
85	136.83	172.50	188.17	174.17	175.67	191.00	178.17	85	152.08	191.67	209.00	193.58	195.25	212.17	198.00
86	138.42	174.42	190.08	176.17	177.67	192.92	180.08	86	153.75	193.83	211.17	195.75	197.42	214.50	200.08
87	139.83	176.25	191.75	178.08	179.58	194.83	182.00	87	155.50	195.83	213.08	197.75	199.50	216.50	202.25
88	141.33	178.08	193.58	179.75	181.42	196.58	183.92	88	157.00	197.75	215.00	199.75	201.50	218.50	204.33
89	142.67	179.75	195.25	181.50	183.08	198.33	185.58	89	158.50	199.67	216.92	201.67	203.33	220.42	206.25
90	143.92	181.25	196.92	183.08	184.67	199.92	187.33	90	159.83	201.50	218.67	203.42	205.17	222.17	208.08
91	145.08	182.75	198.33	184.50	186.17	201.50	188.83	91	161.17	203.08	220.50	205.08	206.83	223.75	209.83
92	146.25	184.17	199.83	185.92	187.58	202.83	190.25	92	162.50	204.58	222.08	206.67	208.42	225.42	211.42
93	147.25	185.50	201.17	187.33	188.92	204.17	191.50	93	163.50	206.08	223.50	208.08	209.92	226.83	212.83
94	148.17	186.67	202.33	188.58	190.17	205.25	192.75	94	164.58	207.50	224.75	209.42	211.33	228.00	214.17
95	149.00	187.75	203.42	189.50	191.25	206.33	193.92	95	165.58	208.58	226.00	210.58	212.50	229.17	215.42
96	149.92	188.83	204.58	190.67	192.42	207.42	195.00	96	166.50	209.83	227.25	211.83	213.75	230.42	216.67
97	150.75	190.00	205.75	191.83	193.58	208.33	196.17	97	167.58	211.08	228.67	213.17	215.00	231.50	218.08
98	151.67	191.08	206.83	192.92	194.67	209.42	197.42	98	168.50	212.33	229.83	214.50	216.33	232.75	219.33
99	152.50	192.25	208.00	194.08	195.83	210.50	198.50	99	169.58	213.58	231.08	215.67	217.50	233.92	220.58

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

ALABAMA

FOR USE IN ALABAMA ZIP CODES: ALL EXCEPT 350-352, 355

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	79.75	100.42	113.00	101.42	102.25	116.58	103.75	65	88.58	111.58	125.50	112.67	113.58	129.58	115.25
66	79.75	100.42	113.00	101.42	102.25	116.58	103.75	66	88.58	111.58	125.50	112.67	113.58	129.58	115.25
67	79.75	100.42	113.00	101.42	102.25	116.58	103.75	67	88.58	111.58	125.50	112.67	113.58	129.58	115.25
68	83.08	104.67	118.00	105.67	106.67	121.50	108.08	68	92.25	116.33	131.08	117.42	118.42	135.00	120.00
69	86.75	109.33	122.75	110.33	111.33	126.25	113.00	69	96.42	121.50	136.50	122.75	123.75	140.25	125.42
70	90.17	113.67	127.42	114.83	115.75	130.83	117.42	70	100.25	126.25	141.58	127.50	128.67	145.42	130.50
71	93.67	118.00	131.92	119.25	120.17	135.42	121.92	71	104.00	131.17	146.50	132.42	133.58	150.50	135.42
72	96.92	122.08	136.00	123.25	124.33	139.75	126.08	72	107.67	135.67	151.17	137.00	138.17	155.17	140.17
73	100.00	125.92	139.92	127.25	128.33	143.42	130.17	73	111.08	140.00	155.42	141.33	142.50	159.33	144.58
74	102.83	129.58	143.50	130.83	132.08	147.17	133.83	74	114.25	144.00	159.50	145.42	146.58	163.50	148.67
75	105.42	132.83	147.00	134.17	135.42	150.50	137.17	75	117.17	147.67	163.33	149.17	150.42	167.08	152.50
76	107.83	135.83	150.00	137.17	138.50	153.25	140.33	76	119.83	151.00	166.75	152.58	153.83	170.25	156.00
77	110.17	138.83	153.25	140.17	141.42	156.00	143.33	77	122.50	154.25	170.25	155.83	157.17	173.42	159.25
78	112.33	141.50	156.00	142.92	144.17	158.42	146.25	78	124.83	157.25	173.42	158.83	160.17	176.08	162.42
79	114.25	144.00	158.67	145.33	146.58	160.67	148.67	79	127.00	160.00	176.33	161.50	162.92	178.50	165.25
80	116.17	146.33	160.75	147.75	149.00	162.67	151.08	80	129.08	162.50	178.58	164.17	165.58	180.75	167.92
81	117.83	148.42	162.75	149.83	151.17	164.83	153.25	81	130.83	164.92	180.83	166.58	168.00	183.08	170.25
82	119.42	150.42	164.75	151.83	153.17	166.92	155.33	82	132.58	167.08	183.00	168.75	170.25	185.50	172.67
83	120.92	152.42	166.67	153.83	155.17	168.92	157.33	83	134.33	169.25	185.08	170.92	172.42	187.67	174.92
84	122.50	154.25	168.50	155.83	157.08	170.92	159.25	84	136.00	171.33	187.17	173.08	174.58	189.92	177.00
85	123.83	156.00	170.25	157.58	159.00	172.83	161.17	85	137.58	173.42	189.17	175.08	176.58	192.00	179.17
86	125.25	157.75	171.92	159.33	160.75	174.58	162.92	86	139.08	175.33	191.00	177.08	178.58	194.00	181.08
87	126.50	159.42	173.42	161.08	162.42	176.33	164.67	87	140.67	177.17	192.75	178.92	180.50	195.83	182.92
88	127.83	161.08	175.08	162.58	164.08	177.92	166.42	88	142.00	178.92	194.50	180.75	182.33	197.67	184.83
89	129.08	162.58	176.58	164.17	165.58	179.50	167.92	89	143.33	180.67	196.25	182.50	184.00	199.42	186.58
90	130.25	163.92	178.17	165.58	167.08	180.92	169.50	90	144.67	182.33	197.83	184.08	185.67	201.00	188.25
91	131.25	165.42	179.50	167.00	168.50	182.33	170.83	91	145.83	183.75	199.50	185.58	187.17	202.42	189.83
92	132.25	166.67	180.83	168.25	169.75	183.50	172.08	92	147.00	185.08	200.92	187.00	188.58	203.92	191.25
93	133.25	167.83	182.00	169.50	170.92	184.67	173.33	93	148.00	186.42	202.17	188.25	189.92	205.17	192.50
94	134.00	168.83	183.00	170.58	172.00	185.75	174.42	94	148.92	187.67	203.42	189.42	191.17	206.33	193.83
95	134.83	169.92	184.08	171.50	173.08	186.67	175.42	95	149.75	188.75	204.50	190.58	192.33	207.33	194.92
96	135.58	170.83	185.08	172.50	174.08	187.67	176.50	96	150.67	189.83	205.58	191.67	193.42	208.42	196.00
97	136.42	171.83	186.08	173.50	175.08	188.50	177.50	97	151.58	190.92	206.83	192.83	194.50	209.50	197.25
98	137.17	172.92	187.17	174.58	176.17	189.42	178.58	98	152.50	192.17	208.00	194.00	195.67	210.58	198.50
99	138.00	173.92	188.17	175.58	177.17	190.50	179.67	99	153.42	193.25	209.08	195.17	196.83	211.58	199.58

(Add \$25 One-time Policy Fee)