

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

ARIZONA

FOR USE IN ARIZONA ZIP CODES: 850, 852-853

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,541	1,943	2,185	1,961	1,978	2,256	2,005	65	1,712	2,157	2,427	2,179	2,198	2,507	2,229
66	1,541	1,943	2,185	1,961	1,978	2,256	2,005	66	1,712	2,157	2,427	2,179	2,198	2,507	2,229
67	1,541	1,943	2,185	1,961	1,978	2,256	2,005	67	1,712	2,157	2,427	2,179	2,198	2,507	2,229
68	1,593	2,008	2,263	2,026	2,045	2,332	2,074	68	1,770	2,230	2,515	2,253	2,273	2,591	2,303
69	1,643	2,070	2,325	2,091	2,109	2,391	2,138	69	1,826	2,300	2,584	2,322	2,343	2,657	2,376
70	1,686	2,124	2,380	2,145	2,165	2,446	2,195	70	1,873	2,361	2,646	2,385	2,405	2,718	2,439
71	1,727	2,177	2,433	2,199	2,218	2,498	2,248	71	1,920	2,419	2,704	2,442	2,464	2,775	2,498
72	1,764	2,223	2,477	2,245	2,264	2,543	2,297	72	1,960	2,470	2,752	2,495	2,516	2,826	2,552
73	1,799	2,266	2,516	2,288	2,308	2,582	2,341	73	1,999	2,518	2,796	2,542	2,565	2,868	2,600
74	1,828	2,303	2,552	2,327	2,346	2,616	2,378	74	2,032	2,559	2,836	2,584	2,607	2,906	2,643
75	1,852	2,333	2,581	2,356	2,377	2,642	2,409	75	2,058	2,593	2,868	2,618	2,641	2,936	2,677
76	1,873	2,361	2,607	2,383	2,405	2,662	2,438	76	2,081	2,622	2,895	2,648	2,672	2,958	2,708
77	1,892	2,385	2,632	2,408	2,430	2,680	2,463	77	2,103	2,649	2,925	2,675	2,699	2,979	2,736
78	1,907	2,404	2,650	2,427	2,449	2,691	2,483	78	2,120	2,671	2,945	2,698	2,720	2,990	2,759
79	1,924	2,423	2,672	2,448	2,468	2,705	2,504	79	2,137	2,693	2,968	2,719	2,743	3,005	2,781
80	1,939	2,444	2,684	2,467	2,489	2,717	2,523	80	2,155	2,715	2,982	2,742	2,765	3,018	2,804
81	1,954	2,462	2,699	2,485	2,507	2,734	2,542	81	2,170	2,735	2,999	2,762	2,786	3,036	2,825
82	1,967	2,479	2,715	2,504	2,526	2,751	2,560	82	2,186	2,756	3,016	2,782	2,806	3,057	2,846
83	1,983	2,498	2,732	2,523	2,544	2,771	2,581	83	2,203	2,776	3,036	2,804	2,827	3,078	2,868
84	1,997	2,516	2,749	2,541	2,564	2,789	2,599	84	2,219	2,796	3,055	2,824	2,849	3,099	2,888
85	2,011	2,534	2,764	2,559	2,582	2,805	2,617	85	2,234	2,816	3,071	2,842	2,868	3,117	2,908
86	2,023	2,550	2,778	2,574	2,597	2,820	2,632	86	2,247	2,833	3,087	2,861	2,885	3,134	2,926
87	2,035	2,564	2,790	2,588	2,611	2,834	2,648	87	2,261	2,849	3,100	2,877	2,901	3,149	2,941
88	2,045	2,577	2,801	2,602	2,625	2,847	2,661	88	2,272	2,863	3,112	2,891	2,916	3,163	2,957
89	2,063	2,598	2,822	2,624	2,647	2,868	2,684	89	2,290	2,886	3,135	2,915	2,940	3,187	2,982
90	2,080	2,620	2,846	2,647	2,670	2,891	2,707	90	2,311	2,912	3,163	2,941	2,967	3,212	3,009
91	2,097	2,642	2,868	2,669	2,692	2,912	2,729	91	2,330	2,936	3,188	2,966	2,991	3,236	3,033
92	2,113	2,662	2,890	2,688	2,713	2,932	2,750	92	2,347	2,958	3,210	2,988	3,014	3,257	3,056
93	2,127	2,682	2,908	2,707	2,731	2,951	2,769	93	2,364	2,980	3,232	3,010	3,035	3,279	3,077
94	2,142	2,698	2,926	2,726	2,749	2,968	2,787	94	2,379	2,999	3,251	3,028	3,055	3,297	3,098
95	2,154	2,715	2,941	2,741	2,764	2,982	2,804	95	2,394	3,016	3,268	3,046	3,072	3,313	3,115
96	2,167	2,730	2,958	2,758	2,781	2,998	2,820	96	2,408	3,033	3,286	3,064	3,090	3,330	3,133
97	2,180	2,747	2,973	2,773	2,797	3,013	2,837	97	2,421	3,050	3,303	3,082	3,108	3,347	3,152
98	2,192	2,762	2,990	2,790	2,815	3,028	2,853	98	2,435	3,070	3,323	3,100	3,127	3,365	3,171
99	2,204	2,779	3,006	2,806	2,831	3,044	2,870	99	2,451	3,088	3,341	3,119	3,145	3,383	3,189

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764 Rev. 10/01 AZ

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

ARIZONA

FOR USE IN ARIZONA ZIP CODES: ALL EXCEPT 850, 852-853

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,331	1,678	1,887	1,694	1,708	1,948	1,732	65	1,478	1,863	2,096	1,882	1,898	2,165	1,925
66	1,331	1,678	1,887	1,694	1,708	1,948	1,732	66	1,478	1,863	2,096	1,882	1,898	2,165	1,925
67	1,331	1,678	1,887	1,694	1,708	1,948	1,732	67	1,478	1,863	2,096	1,882	1,898	2,165	1,925
68	1,376	1,734	1,954	1,750	1,766	2,014	1,791	68	1,529	1,926	2,172	1,946	1,963	2,237	1,989
69	1,419	1,788	2,008	1,806	1,821	2,065	1,847	69	1,577	1,986	2,232	2,005	2,024	2,294	2,052
70	1,456	1,834	2,056	1,853	1,870	2,113	1,895	70	1,618	2,039	2,285	2,060	2,077	2,347	2,106
71	1,492	1,880	2,101	1,899	1,915	2,157	1,942	71	1,658	2,089	2,335	2,109	2,128	2,397	2,157
72	1,524	1,920	2,139	1,939	1,955	2,196	1,984	72	1,693	2,133	2,377	2,155	2,173	2,441	2,204
73	1,553	1,957	2,173	1,976	1,993	2,230	2,022	73	1,726	2,175	2,415	2,195	2,215	2,477	2,246
74	1,579	1,989	2,204	2,009	2,026	2,259	2,054	74	1,755	2,210	2,449	2,232	2,252	2,510	2,283
75	1,600	2,015	2,229	2,035	2,053	2,282	2,081	75	1,777	2,239	2,477	2,261	2,281	2,536	2,312
76	1,618	2,039	2,252	2,058	2,077	2,299	2,105	76	1,797	2,265	2,500	2,287	2,308	2,555	2,339
77	1,634	2,060	2,273	2,080	2,099	2,314	2,127	77	1,816	2,288	2,526	2,310	2,331	2,573	2,363
78	1,647	2,076	2,289	2,096	2,115	2,324	2,144	78	1,831	2,307	2,543	2,330	2,349	2,582	2,383
79	1,662	2,093	2,308	2,114	2,132	2,336	2,162	79	1,846	2,326	2,563	2,348	2,369	2,595	2,402
80	1,675	2,111	2,318	2,131	2,150	2,347	2,179	80	1,861	2,345	2,575	2,368	2,388	2,607	2,422
81	1,687	2,126	2,331	2,146	2,165	2,361	2,195	81	1,874	2,362	2,590	2,385	2,406	2,622	2,440
82	1,699	2,141	2,345	2,162	2,181	2,376	2,211	82	1,888	2,380	2,605	2,403	2,423	2,640	2,458
83	1,713	2,157	2,360	2,179	2,197	2,393	2,229	83	1,903	2,398	2,622	2,422	2,442	2,658	2,477
84	1,724	2,173	2,374	2,195	2,214	2,408	2,245	84	1,916	2,415	2,638	2,439	2,461	2,676	2,494
85	1,737	2,189	2,387	2,210	2,230	2,423	2,260	85	1,929	2,432	2,652	2,455	2,477	2,692	2,512
86	1,747	2,202	2,399	2,223	2,243	2,436	2,273	86	1,941	2,446	2,666	2,471	2,492	2,707	2,527
87	1,758	2,214	2,409	2,235	2,255	2,447	2,287	87	1,952	2,461	2,677	2,484	2,505	2,720	2,540
88	1,766	2,226	2,419	2,247	2,267	2,459	2,298	88	1,962	2,473	2,688	2,497	2,518	2,731	2,554
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

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FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,340	1,689	1,900	1,705	1,720	1,961	1,744	65	1,488	1,876	2,111	1,895	1,912	2,180	1,937
66	1,340	1,689	1,900	1,705	1,720	1,961	1,744	66	1,488	1,876	2,111	1,895	1,912	2,180	1,937
67	1,340	1,689	1,900	1,705	1,720	1,961	1,744	67	1,488	1,876	2,111	1,895	1,912	2,180	1,937
68	1,385	1,746	1,969	1,763	1,779	2,028	1,803	68	1,540	1,940	2,187	1,959	1,976	2,253	2,003
69	1,429	1,800	2,022	1,817	1,835	2,079	1,859	69	1,587	2,001	2,246	2,020	2,037	2,311	2,066
70	1,466	1,847	2,070	1,867	1,882	2,127	1,907	70	1,629	2,053	2,301	2,074	2,091	2,364	2,121
71	1,503	1,892	2,115	1,912	1,928	2,171	1,956	71	1,669	2,103	2,351	2,124	2,143	2,415	2,173
72	1,533	1,933	2,154	1,951	1,970	2,212	1,997	72	1,705	2,148	2,393	2,169	2,188	2,456	2,219
73	1,563	1,971	2,188	1,990	2,008	2,244	2,035	73	1,738	2,189	2,432	2,211	2,230	2,494	2,261
74	1,590	2,003	2,219	2,022	2,039	2,274	2,068	74	1,767	2,225	2,465	2,247	2,267	2,527	2,299
75	1,609	2,030	2,244	2,049	2,067	2,298	2,096	75	1,789	2,254	2,494	2,276	2,297	2,553	2,329
76	1,629	2,053	2,267	2,074	2,091	2,316	2,120	76	1,810	2,281	2,519	2,302	2,322	2,573	2,356
77	1,646	2,074	2,289	2,094	2,112	2,331	2,142	77	1,828	2,303	2,543	2,327	2,346	2,589	2,379
78	1,659	2,091	2,305	2,111	2,129	2,341	2,158	78	1,844	2,322	2,561	2,345	2,366	2,600	2,399
79	1,673	2,108	2,322	2,129	2,147	2,352	2,177	79	1,858	2,342	2,582	2,365	2,386	2,614	2,419
80	1,686	2,124	2,334	2,145	2,165	2,363	2,195	80	1,873	2,361	2,594	2,385	2,405	2,626	2,438
81	1,698	2,140	2,346	2,162	2,180	2,377	2,211	81	1,888	2,378	2,608	2,401	2,422	2,641	2,455
82	1,711	2,156	2,361	2,178	2,196	2,393	2,226	82	1,901	2,395	2,624	2,419	2,440	2,659	2,475
83	1,724	2,173	2,376	2,195	2,213	2,409	2,244	83	1,916	2,415	2,641	2,438	2,460	2,676	2,494
84	1,737	2,188	2,390	2,210	2,230	2,424	2,261	84	1,929	2,432	2,657	2,455	2,477	2,694	2,511
85	1,749	2,203	2,404	2,225	2,244	2,439	2,276	85	1,943	2,449	2,671	2,472	2,494	2,712	2,528
86	1,759	2,217	2,416	2,239	2,258	2,452	2,289	86	1,955	2,463	2,684	2,488	2,509	2,726	2,543
87	1,769	2,229	2,426	2,252	2,270	2,464	2,302	87	1,966	2,477	2,694	2,500	2,523	2,738	2,558
88	1,779	2,241	2,435	2,262	2,283	2,475	2,314	88	1,976	2,489	2,706	2,514	2,536	2,750	2,571
89	1,793	2,259	2,454	2,281	2,301	2,494	2,333	89	1,992	2,510	2,727	2,536	2,556	2,771	2,593
90	1,810	2,278	2,475	2,301	2,321	2,514	2,355	90	2,010	2,533	2,749	2,558	2,580	2,793	2,616
91	1,824	2,298	2,494	2,320	2,341	2,533	2,374	91	2,026	2,553	2,772	2,578	2,600	2,813	2,638
92	1,838	2,316	2,512	2,338	2,358	2,550	2,391	92	2,043	2,572	2,792	2,598	2,620	2,834	2,658
93	1,851	2,332	2,529	2,355	2,375	2,566	2,408	93	2,056	2,591	2,809	2,616	2,639	2,851	2,675
94	1,862	2,346	2,543	2,371	2,390	2,581	2,423	94	2,069	2,608	2,826	2,632	2,657	2,867	2,693
95	1,873	2,361	2,558	2,383	2,405	2,594	2,438	95	2,081	2,622	2,841	2,648	2,672	2,881	2,708
96	1,884	2,374	2,572	2,397	2,419	2,607	2,452	96	2,093	2,638	2,857	2,663	2,687	2,896	2,724
97	1,895	2,388	2,586	2,411	2,433	2,619	2,466	97	2,107	2,653	2,874	2,680	2,703	2,911	2,741
98	1,906	2,402	2,600	2,426	2,448	2,632	2,482	98	2,119	2,670	2,890	2,696	2,719	2,926	2,758
99	1,917	2,417	2,615	2,440	2,462	2,647	2,496	99	2,132	2,685	2,905	2,712	2,735	2,940	2,773

(Add \$25 One-time Policy Fee)

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Quarterly: 0.2500

Monthly: Divide by 12

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FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,157	1,458	1,641	1,473	1,486	1,694	1,506	65	1,285	1,620	1,823	1,637	1,651	1,883	1,673
66	1,157	1,458	1,641	1,473	1,486	1,694	1,506	66	1,285	1,620	1,823	1,637	1,651	1,883	1,673
67	1,157	1,458	1,641	1,473	1,486	1,694	1,506	67	1,285	1,620	1,823	1,637	1,651	1,883	1,673
68	1,196	1,508	1,701	1,523	1,536	1,752	1,557	68	1,330	1,676	1,889	1,692	1,706	1,946	1,730
69	1,234	1,554	1,746	1,569	1,585	1,796	1,606	69	1,371	1,728	1,940	1,744	1,759	1,996	1,784
70	1,266	1,595	1,788	1,612	1,625	1,837	1,647	70	1,407	1,773	1,987	1,791	1,806	2,042	1,832
71	1,298	1,634	1,827	1,651	1,665	1,875	1,689	71	1,441	1,816	2,030	1,834	1,851	2,085	1,876
72	1,324	1,669	1,860	1,685	1,701	1,910	1,724	72	1,473	1,855	2,066	1,873	1,890	2,121	1,916
73	1,350	1,702	1,890	1,719	1,734	1,938	1,758	73	1,501	1,891	2,100	1,910	1,926	2,154	1,952
74	1,373	1,730	1,916	1,746	1,761	1,964	1,786	74	1,526	1,922	2,129	1,941	1,958	2,182	1,986
75	1,390	1,753	1,938	1,770	1,785	1,985	1,810	75	1,545	1,947	2,154	1,966	1,984	2,205	2,011
76	1,407	1,773	1,958	1,791	1,806	2,000	1,831	76	1,563	1,970	2,176	1,988	2,005	2,222	2,035
77	1,421	1,791	1,977	1,809	1,824	2,013	1,850	77	1,579	1,989	2,196	2,009	2,026	2,236	2,055
78	1,433	1,806	1,990	1,823	1,838	2,022	1,864	78	1,592	2,005	2,212	2,025	2,043	2,246	2,072
79	1,445	1,820	2,005	1,838	1,854	2,031	1,880	79	1,605	2,023	2,230	2,043	2,061	2,257	2,089
80	1,456	1,834	2,016	1,853	1,870	2,041	1,895	80	1,618	2,039	2,240	2,060	2,077	2,268	2,105
81	1,467	1,848	2,026	1,867	1,883	2,053	1,910	81	1,630	2,054	2,252	2,074	2,092	2,281	2,120
82	1,477	1,862	2,039	1,881	1,896	2,066	1,923	82	1,642	2,068	2,266	2,089	2,107	2,296	2,138
83	1,489	1,876	2,052	1,895	1,911	2,081	1,938	83	1,655	2,085	2,281	2,105	2,124	2,311	2,154
84	1,500	1,890	2,064	1,909	1,926	2,094	1,952	84	1,666	2,100	2,294	2,120	2,139	2,327	2,169
85	1,511	1,903	2,076	1,922	1,938	2,106	1,966	85	1,678	2,115	2,307	2,135	2,154	2,342	2,183
86	1,519	1,914	2,086	1,933	1,950	2,118	1,977	86	1,688	2,127	2,318	2,149	2,167	2,354	2,196
87	1,528	1,925	2,095	1,945	1,961	2,128	1,988	87	1,698	2,139	2,327	2,159	2,179	2,365	2,209
88	1,536	1,935	2,103	1,953	1,971	2,138	1,999	88	1,706	2,150	2,337	2,171	2,190	2,375	2,220
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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 10/1/08

ARIZONA

FOR USE IN ARIZONA ZIP CODES: 850, 852-853

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	128.42	161.92	182.08	163.42	164.83	188.00	167.08	65	142.67	179.75	202.25	181.58	183.17	208.92	185.75
66	128.42	161.92	182.08	163.42	164.83	188.00	167.08	66	142.67	179.75	202.25	181.58	183.17	208.92	185.75
67	128.42	161.92	182.08	163.42	164.83	188.00	167.08	67	142.67	179.75	202.25	181.58	183.17	208.92	185.75
68	132.75	167.33	188.58	168.83	170.42	194.33	172.83	68	147.50	185.83	209.58	187.75	189.42	215.92	191.92
69	136.92	172.50	193.75	174.25	175.75	199.25	178.17	69	152.17	191.67	215.33	193.50	195.25	221.42	198.00
70	140.50	177.00	198.33	178.75	180.42	203.83	182.92	70	156.08	196.75	220.50	198.75	200.42	226.50	203.25
71	143.92	181.42	202.75	183.25	184.83	208.17	187.33	71	160.00	201.58	225.33	203.50	205.33	231.25	208.17
72	147.00	185.25	206.42	187.08	188.67	211.92	191.42	72	163.33	205.83	229.33	207.92	209.67	235.50	212.67
73	149.92	188.83	209.67	190.67	192.33	215.17	195.08	73	166.58	209.83	233.00	211.83	213.75	239.00	216.67
74	152.33	191.92	212.67	193.92	195.50	218.00	198.17	74	169.33	213.25	236.33	215.33	217.25	242.17	220.25
75	154.33	194.42	215.08	196.33	198.08	220.17	200.75	75	171.50	216.08	239.00	218.17	220.08	244.67	223.08
76	156.08	196.75	217.25	198.58	200.42	221.83	203.17	76	173.42	218.50	241.25	220.67	222.67	246.50	225.67
77	157.67	198.75	219.33	200.67	202.50	223.33	205.25	77	175.25	220.75	243.75	222.92	224.92	248.25	228.00
78	158.92	200.33	220.83	202.25	204.08	224.25	206.92	78	176.67	222.58	245.42	224.83	226.67	249.17	229.92
79	160.33	201.92	222.67	204.00	205.67	225.42	208.67	79	178.08	224.42	247.33	226.58	228.58	250.42	231.75
80	161.58	203.67	223.67	205.58	207.42	226.42	210.25	80	179.58	226.25	248.50	228.50	230.42	251.50	233.67
81	162.83	205.17	224.92	207.08	208.92	227.83	211.83	81	180.83	227.92	249.92	230.17	232.17	253.00	235.42
82	163.92	206.58	226.25	208.67	210.50	229.25	213.33	82	182.17	229.67	251.33	231.83	233.83	254.75	237.17
83	165.25	208.17	227.67	210.25	212.00	230.92	215.08	83	183.58	231.33	253.00	233.67	235.58	256.50	239.00
84	166.42	209.67	229.08	211.75	213.67	232.42	216.58	84	184.92	233.00	254.58	235.33	237.42	258.25	240.67
85	167.58	211.17	230.33	213.25	215.17	233.75	218.08	85	186.17	234.67	255.92	236.83	239.00	259.75	242.33
86	168.58	212.50	231.50	214.50	216.42	235.00	219.33	86	187.25	236.08	257.25	238.42	240.42	261.17	243.83
87	169.58	213.67	232.50	215.67	217.58	236.17	220.67	87	188.42	237.42	258.33	239.75	241.75	262.42	245.08
88	170.42	214.75	233.42	216.83	218.75	237.25	221.75	88	189.33	238.58	259.33	240.92	243.00	263.58	246.42
89	171.92	216.50	235.17	218.67	220.58	239.00	223.67	89	190.83	240.50	261.25	242.92	245.00	265.58	248.50
90	173.33	218.33	237.17	220.58	222.50	240.92	225.58	90	192.58	242.67	263.58	245.08	247.25	267.67	250.75
91	174.75	220.17	239.00	222.42	224.33	242.67	227.42	91	194.17	244.67	265.67	247.17	249.25	269.67	252.75
92	176.08	221.83	240.83	224.00	226.08	244.33	229.17	92	195.58	246.50	267.50	249.00	251.17	271.42	254.67
93	177.25	223.50	242.33	225.58	227.58	245.92	230.75	93	197.00	248.33	269.33	250.83	252.92	273.25	256.42
94	178.50	224.83	243.83	227.17	229.08	247.33	232.25	94	198.25	249.92	270.92	252.33	254.58	274.75	258.17
95	179.50	226.25	245.08	228.42	230.33	248.50	233.67	95	199.50	251.33	272.33	253.83	256.00	276.08	259.58
96	180.58	227.50	246.50	229.83	231.75	249.83	235.00	96	200.67	252.75	273.83	255.33	257.50	277.50	261.08
97	181.67	228.92	247.75	231.08	233.08	251.08	236.42	97	201.75	254.17	275.25	256.83	259.00	278.92	262.67
98	182.67	230.17	249.17	232.50	234.58	252.33	237.75	98	202.92	255.83	276.92	258.33	260.58	280.42	264.25
99	183.67	231.58	250.50	233.83	235.92	253.67	239.17	99	204.25	257.33	278.42	259.92	262.08	281.92	265.75

(Add \$25 One-time Policy Fee)

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

ARIZONA

FOR USE IN ARIZONA ZIP CODES: ALL EXCEPT 850, 852-853

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	110.92	139.83	157.25	141.17	142.33	162.33	144.33	65	123.17	155.25	174.67	156.83	158.17	180.42	160.42
66	110.92	139.83	157.25	141.17	142.33	162.33	144.33	66	123.17	155.25	174.67	156.83	158.17	180.42	160.42
67	110.92	139.83	157.25	141.17	142.33	162.33	144.33	67	123.17	155.25	174.67	156.83	158.17	180.42	160.42
68	114.67	144.50	162.83	145.83	147.17	167.83	149.25	68	127.42	160.50	181.00	162.17	163.58	186.42	165.75
69	118.25	149.00	167.33	150.50	151.75	172.08	153.92	69	131.42	165.50	186.00	167.08	168.67	191.17	171.00
70	121.33	152.83	171.33	154.42	155.83	176.08	157.92	70	134.83	169.92	190.42	171.67	173.08	195.58	175.50
71	124.33	156.67	175.08	158.25	159.58	179.75	161.83	71	138.17	174.08	194.58	175.75	177.33	199.75	179.75
72	127.00	160.00	178.25	161.58	162.92	183.00	165.33	72	141.08	177.75	198.08	179.58	181.08	203.42	183.67
73	129.42	163.08	181.08	164.67	166.08	185.83	168.50	73	143.83	181.25	201.25	182.92	184.58	206.42	187.17
74	131.58	165.75	183.67	167.42	168.83	188.25	171.17	74	146.25	184.17	204.08	186.00	187.67	209.17	190.25
75	133.33	167.92	185.75	169.58	171.08	190.17	173.42	75	148.08	186.58	206.42	188.42	190.08	211.33	192.67
76	134.83	169.92	187.67	171.50	173.08	191.58	175.42	76	149.75	188.75	208.33	190.58	192.33	212.92	194.92
77	136.17	171.67	189.42	173.33	174.92	192.83	177.25	77	151.33	190.67	210.50	192.50	194.25	214.42	196.92
78	137.25	173.00	190.75	174.67	176.25	193.67	178.67	78	152.58	192.25	211.92	194.17	195.75	215.17	198.58
79	138.50	174.42	192.33	176.17	177.67	194.67	180.17	79	153.83	193.83	213.58	195.67	197.42	216.25	200.17
80	139.58	175.92	193.17	177.58	179.17	195.58	181.58	80	155.08	195.42	214.58	197.33	199.00	217.25	201.83
81	140.58	177.17	194.25	178.83	180.42	196.75	182.92	81	156.17	196.83	215.83	198.75	200.50	218.50	203.33
82	141.58	178.42	195.42	180.17	181.75	198.00	184.25	82	157.33	198.33	217.08	200.25	201.92	220.00	204.83
83	142.75	179.75	196.67	181.58	183.08	199.42	185.75	83	158.58	199.83	218.50	201.83	203.50	221.50	206.42
84	143.67	181.08	197.83	182.92	184.50	200.67	187.08	84	159.67	201.25	219.83	203.25	205.08	223.00	207.83
85	144.75	182.42	198.92	184.17	185.83	201.92	188.33	85	160.75	202.67	221.00	204.58	206.42	224.33	209.33
86	145.58	183.50	199.92	185.25	186.92	203.00	189.42	86	161.75	203.83	222.17	205.92	207.67	225.58	210.58
87	146.50	184.50	200.75	186.25	187.92	203.92	190.58	87	162.67	205.08	223.08	207.00	208.75	226.67	211.67
88	147.17	185.50	201.58	187.25	188.92	204.92	191.50	88	163.50	206.08	224.00	208.08	209.83	227.58	212.83
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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 10/1/08

ARIZONA

FOR USE IN ARIZONA ZIP CODES: 850, 852-853

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	111.67	140.75	158.33	142.08	143.33	163.42	145.33	65	124.00	156.33	175.92	157.92	159.33	181.67	161.42
66	111.67	140.75	158.33	142.08	143.33	163.42	145.33	66	124.00	156.33	175.92	157.92	159.33	181.67	161.42
67	111.67	140.75	158.33	142.08	143.33	163.42	145.33	67	124.00	156.33	175.92	157.92	159.33	181.67	161.42
68	115.42	145.50	164.08	146.92	148.25	169.00	150.25	68	128.33	161.67	182.25	163.25	164.67	187.75	166.92
69	119.08	150.00	168.50	151.42	152.92	173.25	154.92	69	132.25	166.75	187.17	168.33	169.75	192.58	172.17
70	122.17	153.92	172.50	155.58	156.83	177.25	158.92	70	135.75	171.08	191.75	172.83	174.25	197.00	176.75
71	125.25	157.67	176.25	159.33	160.67	180.92	163.00	71	139.08	175.25	195.92	177.00	178.58	201.25	181.08
72	127.75	161.08	179.50	162.58	164.17	184.33	166.42	72	142.08	179.00	199.42	180.75	182.33	204.67	184.92
73	130.25	164.25	182.33	165.83	167.33	187.00	169.58	73	144.83	182.42	202.67	184.25	185.83	207.83	188.42
74	132.50	166.92	184.92	168.50	169.92	189.50	172.33	74	147.25	185.42	205.42	187.25	188.92	210.58	191.58
75	134.08	169.17	187.00	170.75	172.25	191.50	174.67	75	149.08	187.83	207.83	189.67	191.42	212.75	194.08
76	135.75	171.08	188.92	172.83	174.25	193.00	176.67	76	150.83	190.08	209.92	191.83	193.50	214.42	196.33
77	137.17	172.83	190.75	174.50	176.00	194.25	178.50	77	152.33	191.92	211.92	193.92	195.50	215.75	198.25
78	138.25	174.25	192.08	175.92	177.42	195.08	179.83	78	153.67	193.50	213.42	195.42	197.17	216.67	199.92
79	139.42	175.67	193.50	177.42	178.92	196.00	181.42	79	154.83	195.17	215.17	197.08	198.83	217.83	201.58
80	140.50	177.00	194.50	178.75	180.42	196.92	182.92	80	156.08	196.75	216.17	198.75	200.42	218.83	203.17
81	141.50	178.33	195.50	180.17	181.67	198.08	184.25	81	157.33	198.17	217.33	200.08	201.83	220.08	204.58
82	142.58	179.67	196.75	181.50	183.00	199.42	185.50	82	158.42	199.58	218.67	201.58	203.33	221.58	206.25
83	143.67	181.08	198.00	182.92	184.42	200.75	187.00	83	159.67	201.25	220.08	203.17	205.00	223.00	207.83
84	144.75	182.33	199.17	184.17	185.83	202.00	188.42	84	160.75	202.67	221.42	204.58	206.42	224.50	209.25
85	145.75	183.58	200.33	185.42	187.00	203.25	189.67	85	161.92	204.08	222.58	206.00	207.83	226.00	210.67
86	146.58	184.75	201.33	186.58	188.17	204.33	190.75	86	162.92	205.25	223.67	207.33	209.08	227.17	211.92
87	147.42	185.75	202.17	187.67	189.17	205.33	191.83	87	163.83	206.42	224.50	208.33	210.25	228.17	213.17
88	148.25	186.75	202.92	188.50	190.25	206.25	192.83	88	164.67	207.42	225.50	209.50	211.33	229.17	214.25
89	149.42	188.25	204.50	190.08	191.75	207.83	194.42	89	166.00	209.17	227.25	211.33	213.00	230.92	216.08
90	150.83	189.83	206.25	191.75	193.42	209.50	196.25	90	167.50	211.08	229.08	213.17	215.00	232.75	218.00
91	152.00	191.50	207.83	193.33	195.08	211.08	197.83	91	168.83	212.75	231.00	214.83	216.67	234.42	219.83
92	153.17	193.00	209.33	194.83	196.50	212.50	199.25	92	170.25	214.33	232.67	216.50	218.33	236.17	221.50
93	154.25	194.33	210.75	196.25	197.92	213.83	200.67	93	171.33	215.92	234.08	218.00	219.92	237.58	222.92
94	155.17	195.50	211.92	197.58	199.17	215.08	201.92	94	172.42	217.33	235.50	219.33	221.42	238.92	224.42
95	156.08	196.75	213.17	198.58	200.42	216.17	203.17	95	173.42	218.50	236.75	220.67	222.67	240.08	225.67
96	157.00	197.83	214.33	199.75	201.58	217.25	204.33	96	174.42	219.83	238.08	221.92	223.92	241.33	227.00
97	157.92	199.00	215.50	200.92	202.75	218.25	205.50	97	175.58	221.08	239.50	223.33	225.25	242.58	228.42
98	158.83	200.17	216.67	202.17	204.00	219.33	206.83	98	176.58	222.50	240.83	224.67	226.58	243.83	229.83
99	159.75	201.42	217.92	203.33	205.17	220.58	208.00	99	177.67	223.75	242.08	226.00	227.92	245.00	231.08

(Add \$25 One-time Policy Fee)

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

ARIZONA

FOR USE IN ARIZONA ZIP CODES: ALL EXCEPT 850, 852-853

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	96.42	121.50	136.75	122.75	123.83	141.17	125.50	65	107.08	135.00	151.92	136.42	137.58	156.92	139.42
66	96.42	121.50	136.75	122.75	123.83	141.17	125.50	66	107.08	135.00	151.92	136.42	137.58	156.92	139.42
67	96.42	121.50	136.75	122.75	123.83	141.17	125.50	67	107.08	135.00	151.92	136.42	137.58	156.92	139.42
68	99.67	125.67	141.75	126.92	128.00	146.00	129.75	68	110.83	139.67	157.42	141.00	142.17	162.17	144.17
69	102.83	129.50	145.50	130.75	132.08	149.67	133.83	69	114.25	144.00	161.67	145.33	146.58	166.33	148.67
70	105.50	132.92	149.00	134.33	135.42	153.08	137.25	70	117.25	147.75	165.58	149.25	150.50	170.17	152.67
71	108.17	136.17	152.25	137.58	138.75	156.25	140.75	71	120.08	151.33	169.17	152.83	154.25	173.75	156.33
72	110.33	139.08	155.00	140.42	141.75	159.17	143.67	72	122.75	154.58	172.17	156.08	157.50	176.75	159.67
73	112.50	141.83	157.50	143.25	144.50	161.50	146.50	73	125.08	157.58	175.00	159.17	160.50	179.50	162.67
74	114.42	144.17	159.67	145.50	146.75	163.67	148.83	74	127.17	160.17	177.42	161.75	163.17	181.83	165.50
75	115.83	146.08	161.50	147.50	148.75	165.42	150.83	75	128.75	162.25	179.50	163.83	165.33	183.75	167.58
76	117.25	147.75	163.17	149.25	150.50	166.67	152.58	76	130.25	164.17	181.33	165.67	167.08	185.17	169.58
77	118.42	149.25	164.75	150.75	152.00	167.75	154.17	77	131.58	165.75	183.00	167.42	168.83	186.33	171.25
78	119.42	150.50	165.83	151.92	153.17	168.50	155.33	78	132.67	167.08	184.33	168.75	170.25	187.17	172.67
79	120.42	151.67	167.08	153.17	154.50	169.25	156.67	79	133.75	168.58	185.83	170.25	171.75	188.08	174.08
80	121.33	152.83	168.00	154.42	155.83	170.08	157.92	80	134.83	169.92	186.67	171.67	173.08	189.00	175.42
81	122.25	154.00	168.83	155.58	156.92	171.08	159.17	81	135.83	171.17	187.67	172.83	174.33	190.08	176.67
82	123.08	155.17	169.92	156.75	158.00	172.17	160.25	82	136.83	172.33	188.83	174.08	175.58	191.33	178.17
83	124.08	156.33	171.00	157.92	159.25	173.42	161.50	83	137.92	173.75	190.08	175.42	177.00	192.58	179.50
84	125.00	157.50	172.00	159.08	160.50	174.50	162.67	84	138.83	175.00	191.17	176.67	178.25	193.92	180.75
85	125.92	158.58	173.00	160.17	161.50	175.50	163.83	85	139.83	176.25	192.25	177.92	179.50	195.17	181.92
86	126.58	159.50	173.83	161.08	162.50	176.50	164.75	86	140.67	177.25	193.17	179.08	180.58	196.17	183.00
87	127.33	160.42	174.58	162.08	163.42	177.33	165.67	87	141.50	178.25	193.92	179.92	181.58	197.08	184.08
88	128.00	161.25	175.25	162.75	164.25	178.17	166.58	88	142.17	179.17	194.75	180.92	182.50	197.92	185.00
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)