

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL UNI-AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**ARKANSAS**

FOR USE IN ARKANSAS ZIP CODES: 720-722

**UNISEX RATES**

Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,631	2,054	2,281	2,075	2,093	2,339	2,122

Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,812	2,282	2,534	2,304	2,326	2,599	2,358

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 10/08 AR

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**MEDICARE STANDARD ANNUAL UNI-AGE PREMIUMS**  
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**FOR USE IN ARKANSAS ZIP CODES: 718-719**

**UNISEX RATES**

	<b>Non-Tobacco User</b>						
<b>Age</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>	<b>Plan E</b>	<b>Plan F</b>	<b>Plan G</b>
65+	1,495	1,883	2,091	1,902	1,918	2,144	1,945

	<b>Standard</b>						
<b>Age</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>	<b>Plan E</b>	<b>Plan F</b>	<b>Plan G</b>
65+	1,661	2,092	2,323	2,112	2,132	2,383	2,162

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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FOR USE IN ARKANSAS ZIP CODES: ALL EXCEPT 718-722

**UNISEX RATES**

Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,223	1,541	1,711	1,556	1,570	1,754	1,591

Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,359	1,712	1,901	1,728	1,744	1,949	1,769

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

**ARKANSAS**

FOR USE IN ARKANSAS ZIP CODES: 720-722

**UNISEX RATES**

	<b>Non-Tobacco User</b>						
<b>Age</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>	<b>Plan E</b>	<b>Plan F</b>	<b>Plan G</b>
65+	135.92	171.17	190.08	172.92	174.42	194.92	176.83

	<b>Standard</b>						
<b>Age</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>	<b>Plan E</b>	<b>Plan F</b>	<b>Plan G</b>
65+	151.00	190.17	211.17	192.00	193.83	216.58	196.50

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FOR USE IN ARKANSAS ZIP CODES: 718-719

**UNISEX RATES**

	<b>Non-Tobacco User</b>						
<b>Age</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>	<b>Plan E</b>	<b>Plan F</b>	<b>Plan G</b>
65+	124.58	156.92	174.25	158.50	159.83	178.67	162.08

	<b>Standard</b>						
<b>Age</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>	<b>Plan E</b>	<b>Plan F</b>	<b>Plan G</b>
65+	138.42	174.33	193.58	176.00	177.67	198.58	180.17

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**UNISEX RATES**

Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	101.92	128.42	142.58	129.67	130.83	146.17	132.58

Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	113.25	142.67	158.42	144.00	145.33	162.42	147.42