

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

COLORADO

FOR USE IN COLORADO ZIP CODES: 800-802

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
0-64	2,040	2,123	2,805	2,247	2,155	2,847	2,424	0-64	2,267	2,123	3,116	2,247	2,155	3,163	2,424
65	1,314	1,654	1,861	1,671	1,685	1,923	1,709	65	1,458	1,839	2,067	1,855	1,872	2,135	1,898
66	1,314	1,654	1,861	1,671	1,685	1,923	1,709	66	1,458	1,839	2,067	1,855	1,872	2,135	1,898
67	1,314	1,654	1,861	1,671	1,685	1,923	1,709	67	1,458	1,839	2,067	1,855	1,872	2,135	1,898
68	1,367	1,724	1,944	1,741	1,756	2,001	1,781	68	1,519	1,915	2,159	1,933	1,951	2,224	1,978
69	1,429	1,801	2,023	1,819	1,834	2,080	1,861	69	1,589	2,001	2,248	2,021	2,038	2,311	2,067
70	1,486	1,872	2,099	1,891	1,909	2,157	1,933	70	1,651	2,081	2,331	2,101	2,120	2,395	2,149
71	1,544	1,944	2,172	1,962	1,980	2,230	2,008	71	1,715	2,160	2,414	2,181	2,200	2,479	2,231
72	1,596	2,011	2,241	2,031	2,050	2,301	2,078	72	1,773	2,235	2,491	2,256	2,277	2,556	2,309
73	1,647	2,075	2,303	2,096	2,114	2,364	2,143	73	1,830	2,306	2,561	2,328	2,349	2,626	2,381
74	1,695	2,135	2,365	2,156	2,174	2,423	2,205	74	1,883	2,372	2,628	2,395	2,416	2,693	2,450
75	1,736	2,188	2,421	2,210	2,229	2,479	2,262	75	1,930	2,433	2,690	2,455	2,478	2,754	2,512
76	1,777	2,239	2,471	2,262	2,281	2,525	2,312	76	1,974	2,486	2,747	2,512	2,535	2,806	2,569
77	1,815	2,286	2,525	2,310	2,329	2,570	2,363	77	2,017	2,541	2,806	2,566	2,588	2,857	2,624
78	1,851	2,330	2,570	2,354	2,375	2,609	2,408	78	2,055	2,590	2,857	2,617	2,638	2,900	2,675
79	1,883	2,371	2,613	2,395	2,416	2,647	2,450	79	2,093	2,636	2,904	2,662	2,684	2,940	2,722
80	1,913	2,410	2,648	2,434	2,455	2,680	2,491	80	2,125	2,679	2,942	2,705	2,727	2,977	2,766
81	1,940	2,444	2,681	2,469	2,491	2,715	2,525	81	2,156	2,716	2,979	2,744	2,767	3,017	2,806
82	1,966	2,478	2,713	2,501	2,524	2,750	2,558	82	2,185	2,753	3,016	2,780	2,805	3,056	2,844
83	1,991	2,510	2,745	2,535	2,556	2,783	2,591	83	2,213	2,789	3,049	2,816	2,840	3,092	2,880
84	2,016	2,540	2,775	2,566	2,588	2,815	2,624	84	2,240	2,822	3,084	2,851	2,876	3,128	2,916
85	2,040	2,570	2,805	2,597	2,619	2,847	2,654	85	2,267	2,857	3,116	2,883	2,910	3,163	2,951
86	2,063	2,599	2,832	2,624	2,648	2,876	2,684	86	2,292	2,889	3,147	2,916	2,942	3,195	2,983
87	2,084	2,627	2,859	2,652	2,676	2,904	2,712	87	2,315	2,919	3,175	2,948	2,974	3,228	3,016
88	2,106	2,652	2,883	2,680	2,704	2,931	2,741	88	2,339	2,948	3,205	2,977	3,003	3,257	3,045
89	2,126	2,679	2,909	2,705	2,728	2,957	2,767	89	2,361	2,976	3,232	3,005	3,031	3,285	3,074
90	2,144	2,702	2,934	2,728	2,752	2,980	2,791	90	2,382	3,002	3,260	3,032	3,059	3,312	3,102
91	2,161	2,724	2,957	2,751	2,775	3,002	2,813	91	2,401	3,027	3,287	3,058	3,084	3,336	3,127
92	2,179	2,745	2,979	2,772	2,796	3,022	2,835	92	2,420	3,049	3,309	3,080	3,107	3,358	3,150
93	2,193	2,765	2,999	2,791	2,816	3,043	2,854	93	2,437	3,072	3,332	3,103	3,129	3,380	3,172
94	2,208	2,781	3,017	2,810	2,834	3,060	2,874	94	2,453	3,091	3,351	3,122	3,149	3,399	3,193
95	2,221	2,798	3,032	2,826	2,850	3,074	2,891	95	2,468	3,109	3,369	3,141	3,167	3,416	3,212
96	2,234	2,815	3,049	2,843	2,867	3,090	2,907	96	2,482	3,127	3,387	3,158	3,186	3,432	3,230
97	2,248	2,832	3,065	2,859	2,883	3,106	2,924	97	2,496	3,145	3,405	3,177	3,204	3,450	3,249
98	2,260	2,848	3,082	2,876	2,902	3,122	2,942	98	2,511	3,165	3,426	3,195	3,224	3,469	3,270
99	2,272	2,864	3,100	2,893	2,919	3,137	2,959	99	2,526	3,184	3,444	3,215	3,242	3,487	3,288

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 1/09 CO

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

COLORADO

FOR USE IN COLORADO ZIP CODES: ALL EXCEPT 800-802

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
0-64	1,846	1,921	2,537	2,033	1,949	2,575	2,194	0-64	2,051	1,921	2,820	2,033	1,949	2,861	2,194
65	1,188	1,496	1,683	1,511	1,525	1,739	1,547	65	1,320	1,663	1,871	1,679	1,694	1,931	1,718
66	1,188	1,496	1,683	1,511	1,525	1,739	1,547	66	1,320	1,663	1,871	1,679	1,694	1,931	1,718
67	1,188	1,496	1,683	1,511	1,525	1,739	1,547	67	1,320	1,663	1,871	1,679	1,694	1,931	1,718
68	1,237	1,560	1,758	1,575	1,588	1,811	1,611	68	1,375	1,733	1,953	1,749	1,765	2,012	1,790
69	1,293	1,629	1,831	1,645	1,660	1,882	1,683	69	1,437	1,811	2,034	1,829	1,844	2,091	1,871
70	1,344	1,694	1,899	1,711	1,727	1,951	1,749	70	1,493	1,883	2,109	1,901	1,918	2,167	1,945
71	1,397	1,758	1,966	1,776	1,792	2,018	1,816	71	1,551	1,954	2,184	1,973	1,990	2,243	2,019
72	1,444	1,819	2,027	1,837	1,854	2,081	1,880	72	1,605	2,023	2,253	2,042	2,061	2,312	2,089
73	1,491	1,877	2,083	1,896	1,912	2,138	1,939	73	1,656	2,086	2,317	2,106	2,125	2,376	2,155
74	1,533	1,931	2,139	1,950	1,967	2,193	1,995	74	1,703	2,146	2,378	2,167	2,186	2,437	2,216
75	1,570	1,980	2,191	2,000	2,017	2,243	2,046	75	1,746	2,201	2,434	2,221	2,242	2,492	2,272
76	1,607	2,025	2,235	2,046	2,063	2,285	2,092	76	1,786	2,250	2,485	2,272	2,293	2,538	2,325
77	1,643	2,068	2,285	2,090	2,107	2,326	2,138	77	1,825	2,299	2,538	2,322	2,342	2,585	2,374
78	1,675	2,108	2,326	2,130	2,149	2,361	2,178	78	1,859	2,344	2,585	2,367	2,386	2,624	2,421
79	1,703	2,145	2,365	2,167	2,186	2,395	2,216	79	1,893	2,385	2,628	2,408	2,428	2,660	2,462
80	1,731	2,180	2,396	2,202	2,221	2,424	2,253	80	1,923	2,423	2,662	2,447	2,467	2,693	2,502
81	1,756	2,212	2,425	2,233	2,253	2,457	2,285	81	1,950	2,458	2,695	2,482	2,503	2,729	2,538
82	1,778	2,242	2,455	2,263	2,284	2,488	2,314	82	1,977	2,491	2,728	2,516	2,537	2,765	2,574
83	1,801	2,271	2,483	2,293	2,312	2,518	2,345	83	2,003	2,523	2,759	2,548	2,570	2,798	2,606
84	1,824	2,298	2,511	2,322	2,342	2,547	2,374	84	2,026	2,554	2,790	2,579	2,602	2,830	2,638
85	1,846	2,326	2,537	2,349	2,369	2,575	2,402	85	2,051	2,585	2,820	2,609	2,632	2,861	2,670
86	1,867	2,351	2,562	2,374	2,396	2,602	2,428	86	2,074	2,613	2,847	2,638	2,662	2,891	2,699
87	1,886	2,377	2,587	2,400	2,422	2,628	2,454	87	2,095	2,641	2,873	2,668	2,690	2,920	2,728
88	1,906	2,400	2,609	2,424	2,446	2,651	2,480	88	2,117	2,668	2,899	2,693	2,717	2,947	2,755
89	1,924	2,423	2,632	2,447	2,468	2,675	2,503	89	2,137	2,692	2,924	2,719	2,743	2,973	2,782
90	1,940	2,444	2,654	2,468	2,490	2,696	2,525	90	2,156	2,716	2,950	2,744	2,767	2,996	2,806
91	1,955	2,464	2,675	2,489	2,511	2,716	2,545	91	2,173	2,739	2,974	2,766	2,790	3,018	2,829
92	1,971	2,483	2,695	2,508	2,530	2,734	2,565	92	2,190	2,759	2,993	2,786	2,811	3,038	2,850
93	1,985	2,501	2,713	2,525	2,548	2,753	2,582	93	2,205	2,780	3,014	2,807	2,831	3,058	2,870
94	1,998	2,517	2,729	2,542	2,564	2,768	2,600	94	2,219	2,797	3,031	2,824	2,849	3,075	2,889
95	2,009	2,532	2,744	2,556	2,578	2,782	2,615	95	2,233	2,813	3,049	2,841	2,865	3,090	2,906
96	2,022	2,547	2,759	2,573	2,594	2,796	2,631	96	2,246	2,829	3,065	2,858	2,882	3,106	2,922
97	2,034	2,562	2,773	2,587	2,609	2,810	2,646	97	2,258	2,845	3,081	2,875	2,898	3,122	2,939
98	2,044	2,576	2,788	2,602	2,626	2,824	2,662	98	2,271	2,863	3,100	2,891	2,917	3,139	2,958
99	2,056	2,592	2,804	2,617	2,641	2,839	2,677	99	2,286	2,880	3,116	2,909	2,934	3,155	2,974

(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 1/1/09

COLORADO

FOR USE IN COLORADO ZIP CODES: 800-802

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
0-64	1,773	2,123	2,438	2,247	2,155	2,476	2,424	0-64	1,971	2,123	2,709	2,247	2,155	2,750	2,424
65	1,142	1,437	1,618	1,452	1,465	1,671	1,486	65	1,269	1,598	1,798	1,614	1,628	1,856	1,651
66	1,142	1,437	1,618	1,452	1,465	1,671	1,486	66	1,269	1,598	1,798	1,614	1,628	1,856	1,651
67	1,142	1,437	1,618	1,452	1,465	1,671	1,486	67	1,269	1,598	1,798	1,614	1,628	1,856	1,651
68	1,190	1,499	1,689	1,514	1,528	1,741	1,548	68	1,321	1,666	1,877	1,682	1,697	1,933	1,719
69	1,243	1,566	1,759	1,581	1,594	1,809	1,618	69	1,381	1,741	1,955	1,758	1,772	2,010	1,797
70	1,292	1,629	1,825	1,644	1,658	1,874	1,682	70	1,435	1,809	2,028	1,827	1,843	2,083	1,869
71	1,342	1,689	1,889	1,707	1,721	1,940	1,746	71	1,490	1,880	2,099	1,897	1,913	2,156	1,940
72	1,388	1,748	1,948	1,766	1,782	2,001	1,806	72	1,542	1,944	2,165	1,961	1,979	2,223	2,008
73	1,432	1,804	2,003	1,823	1,839	2,055	1,865	73	1,591	2,004	2,226	2,024	2,041	2,283	2,071
74	1,473	1,856	2,056	1,874	1,891	2,108	1,916	74	1,636	2,063	2,285	2,083	2,100	2,342	2,129
75	1,511	1,903	2,106	1,923	1,939	2,156	1,966	75	1,678	2,115	2,339	2,137	2,155	2,394	2,184
76	1,545	1,946	2,149	1,966	1,983	2,196	2,011	76	1,717	2,163	2,388	2,185	2,203	2,439	2,234
77	1,578	1,989	2,196	2,009	2,025	2,235	2,054	77	1,755	2,209	2,439	2,231	2,251	2,483	2,282
78	1,610	2,027	2,235	2,046	2,065	2,269	2,095	78	1,788	2,252	2,483	2,274	2,294	2,522	2,327
79	1,636	2,063	2,272	2,082	2,100	2,301	2,129	79	1,819	2,292	2,525	2,313	2,334	2,557	2,367
80	1,663	2,096	2,302	2,116	2,135	2,330	2,164	80	1,848	2,328	2,558	2,352	2,372	2,589	2,406
81	1,687	2,126	2,331	2,146	2,165	2,361	2,196	81	1,874	2,363	2,590	2,386	2,407	2,623	2,439
82	1,710	2,155	2,359	2,175	2,195	2,391	2,225	82	1,899	2,394	2,622	2,418	2,438	2,657	2,473
83	1,731	2,183	2,387	2,203	2,223	2,420	2,253	83	1,925	2,424	2,651	2,449	2,470	2,689	2,505
84	1,755	2,209	2,413	2,231	2,250	2,449	2,282	84	1,948	2,454	2,681	2,479	2,500	2,721	2,536
85	1,773	2,235	2,438	2,256	2,277	2,476	2,309	85	1,971	2,483	2,709	2,508	2,529	2,750	2,566
86	1,794	2,260	2,463	2,283	2,302	2,500	2,334	86	1,993	2,512	2,736	2,537	2,558	2,779	2,594
87	1,812	2,284	2,484	2,308	2,327	2,525	2,358	87	2,015	2,538	2,762	2,563	2,585	2,806	2,621
88	1,831	2,308	2,508	2,329	2,351	2,548	2,384	88	2,035	2,563	2,787	2,589	2,611	2,832	2,648
89	1,848	2,329	2,529	2,352	2,372	2,570	2,406	89	2,054	2,588	2,811	2,613	2,636	2,857	2,673
90	1,866	2,349	2,552	2,372	2,393	2,591	2,428	90	2,072	2,611	2,834	2,637	2,660	2,879	2,696
91	1,881	2,369	2,570	2,392	2,413	2,611	2,448	91	2,088	2,632	2,858	2,659	2,681	2,900	2,720
92	1,895	2,387	2,590	2,410	2,432	2,628	2,465	92	2,106	2,651	2,878	2,679	2,702	2,921	2,739
93	1,909	2,405	2,607	2,428	2,449	2,646	2,482	93	2,120	2,670	2,896	2,696	2,721	2,939	2,758
94	1,919	2,419	2,622	2,443	2,464	2,661	2,498	94	2,133	2,689	2,914	2,713	2,738	2,955	2,776
95	1,931	2,434	2,637	2,456	2,479	2,674	2,513	95	2,145	2,704	2,930	2,730	2,754	2,970	2,792
96	1,943	2,448	2,651	2,471	2,494	2,688	2,527	96	2,158	2,720	2,945	2,746	2,770	2,986	2,808
97	1,954	2,462	2,666	2,485	2,508	2,700	2,542	97	2,171	2,735	2,963	2,763	2,787	3,001	2,826
98	1,966	2,477	2,681	2,500	2,523	2,713	2,558	98	2,184	2,752	2,979	2,779	2,804	3,017	2,843
99	1,976	2,492	2,695	2,515	2,538	2,728	2,574	99	2,198	2,768	2,995	2,795	2,819	3,031	2,859

(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 1/1/09

COLORADO

FOR USE IN COLORADO ZIP CODES: ALL EXCEPT 800-802

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
0-64	1,605	1,921	2,206	2,033	1,949	2,240	2,194	0-64	1,783	1,921	2,451	2,033	1,949	2,488	2,194
65	1,034	1,301	1,464	1,314	1,325	1,511	1,344	65	1,149	1,446	1,626	1,460	1,473	1,680	1,493
66	1,034	1,301	1,464	1,314	1,325	1,511	1,344	66	1,149	1,446	1,626	1,460	1,473	1,680	1,493
67	1,034	1,301	1,464	1,314	1,325	1,511	1,344	67	1,149	1,446	1,626	1,460	1,473	1,680	1,493
68	1,076	1,357	1,529	1,370	1,382	1,575	1,400	68	1,195	1,508	1,699	1,522	1,535	1,749	1,555
69	1,125	1,416	1,591	1,431	1,442	1,637	1,464	69	1,249	1,575	1,769	1,590	1,604	1,818	1,625
70	1,169	1,473	1,651	1,488	1,500	1,696	1,522	70	1,299	1,637	1,834	1,653	1,667	1,885	1,691
71	1,214	1,529	1,709	1,545	1,557	1,756	1,580	71	1,348	1,701	1,899	1,717	1,731	1,950	1,756
72	1,256	1,582	1,762	1,598	1,612	1,811	1,634	72	1,396	1,758	1,959	1,775	1,791	2,011	1,816
73	1,296	1,632	1,813	1,649	1,663	1,859	1,687	73	1,439	1,814	2,014	1,832	1,847	2,065	1,873
74	1,333	1,680	1,860	1,696	1,711	1,908	1,734	74	1,480	1,867	2,067	1,885	1,900	2,119	1,927
75	1,367	1,721	1,906	1,739	1,755	1,950	1,778	75	1,518	1,913	2,117	1,933	1,949	2,166	1,976
76	1,397	1,760	1,945	1,778	1,795	1,986	1,819	76	1,553	1,957	2,160	1,977	1,993	2,207	2,022
77	1,428	1,799	1,986	1,817	1,833	2,023	1,858	77	1,587	1,999	2,207	2,019	2,037	2,247	2,064
78	1,456	1,834	2,023	1,852	1,869	2,053	1,895	78	1,618	2,038	2,247	2,058	2,076	2,282	2,105
79	1,480	1,867	2,056	1,884	1,900	2,081	1,927	79	1,645	2,074	2,285	2,093	2,112	2,313	2,141
80	1,505	1,896	2,082	1,914	1,931	2,108	1,958	80	1,672	2,106	2,314	2,128	2,146	2,343	2,176
81	1,527	1,924	2,109	1,942	1,959	2,137	1,986	81	1,696	2,138	2,344	2,158	2,177	2,373	2,207
82	1,548	1,949	2,135	1,967	1,986	2,163	2,013	82	1,719	2,166	2,372	2,188	2,206	2,404	2,237
83	1,567	1,975	2,159	1,993	2,011	2,190	2,039	83	1,741	2,194	2,399	2,215	2,234	2,433	2,267
84	1,587	1,999	2,183	2,019	2,036	2,215	2,064	84	1,762	2,220	2,425	2,243	2,262	2,461	2,294
85	1,605	2,023	2,206	2,042	2,061	2,240	2,089	85	1,783	2,247	2,451	2,270	2,289	2,488	2,322
86	1,624	2,044	2,229	2,065	2,082	2,262	2,112	86	1,803	2,272	2,476	2,295	2,314	2,515	2,347
87	1,640	2,066	2,248	2,088	2,105	2,285	2,134	87	1,823	2,296	2,499	2,319	2,339	2,538	2,371
88	1,657	2,088	2,270	2,107	2,127	2,306	2,157	88	1,841	2,319	2,521	2,343	2,363	2,562	2,396
89	1,672	2,107	2,289	2,128	2,146	2,326	2,176	89	1,858	2,342	2,543	2,365	2,385	2,585	2,419
90	1,688	2,125	2,309	2,146	2,165	2,345	2,196	90	1,874	2,363	2,564	2,385	2,406	2,605	2,440
91	1,701	2,143	2,326	2,164	2,183	2,363	2,214	91	1,890	2,382	2,586	2,405	2,425	2,624	2,461
92	1,715	2,159	2,344	2,180	2,200	2,378	2,231	92	1,906	2,399	2,604	2,423	2,444	2,643	2,479
93	1,727	2,176	2,359	2,196	2,215	2,394	2,246	93	1,918	2,416	2,620	2,440	2,461	2,659	2,496
94	1,737	2,189	2,372	2,211	2,230	2,407	2,260	94	1,929	2,433	2,636	2,455	2,478	2,673	2,512
95	1,747	2,202	2,385	2,222	2,243	2,420	2,273	95	1,941	2,446	2,651	2,470	2,492	2,688	2,526
96	1,758	2,214	2,399	2,235	2,256	2,432	2,287	96	1,952	2,461	2,665	2,484	2,506	2,702	2,540
97	1,768	2,228	2,412	2,249	2,270	2,442	2,300	97	1,965	2,475	2,681	2,499	2,521	2,715	2,556
98	1,778	2,241	2,425	2,262	2,283	2,455	2,314	98	1,976	2,490	2,695	2,515	2,537	2,729	2,573
99	1,788	2,254	2,439	2,275	2,296	2,468	2,328	99	1,988	2,504	2,709	2,529	2,551	2,743	2,587

(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 1/1/09

COLORADO

FOR USE IN COLORADO ZIP CODES: 800-802

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
0-64	170.00	176.92	233.75	187.25	179.58	237.25	202.00	0-64	188.92	176.92	259.67	187.25	179.58	263.58	202.00
65	109.50	137.83	155.08	139.25	140.42	160.25	142.42	65	121.50	153.25	172.25	154.58	156.00	177.92	158.17
66	109.50	137.83	155.08	139.25	140.42	160.25	142.42	66	121.50	153.25	172.25	154.58	156.00	177.92	158.17
67	109.50	137.83	155.08	139.25	140.42	160.25	142.42	67	121.50	153.25	172.25	154.58	156.00	177.92	158.17
68	113.92	143.67	162.00	145.08	146.33	166.75	148.42	68	126.58	159.58	179.92	161.08	162.58	185.33	164.83
69	119.08	150.08	168.58	151.58	152.83	173.33	155.08	69	132.42	166.75	187.33	168.42	169.83	192.58	172.25
70	123.83	156.00	174.92	157.58	159.08	179.75	161.08	70	137.58	173.42	194.25	175.08	176.67	199.58	179.08
71	128.67	162.00	181.00	163.50	165.00	185.83	167.33	71	142.92	180.00	201.17	181.75	183.33	206.58	185.92
72	133.00	167.58	186.75	169.25	170.83	191.75	173.17	72	147.75	186.25	207.58	188.00	189.75	213.00	192.42
73	137.25	172.92	191.92	174.67	176.17	197.00	178.58	73	152.50	192.17	213.42	194.00	195.75	218.83	198.42
74	141.25	177.92	197.08	179.67	181.17	201.92	183.75	74	156.92	197.67	219.00	199.58	201.33	224.42	204.17
75	144.67	182.33	201.75	184.17	185.75	206.58	188.50	75	160.83	202.75	224.17	204.58	206.50	229.50	209.33
76	148.08	186.58	205.92	188.50	190.08	210.42	192.67	76	164.50	207.17	228.92	209.33	211.25	233.83	214.08
77	151.25	190.50	210.42	192.50	194.08	214.17	196.92	77	168.08	211.75	233.83	213.83	215.67	238.08	218.67
78	154.25	194.17	214.17	196.17	197.92	217.42	200.67	78	171.25	215.83	238.08	218.08	219.83	241.67	222.92
79	156.92	197.58	217.75	199.58	201.33	220.58	204.17	79	174.42	219.67	242.00	221.83	223.67	245.00	226.83
80	159.42	200.83	220.67	202.83	204.58	223.33	207.58	80	177.08	223.25	245.17	225.42	227.25	248.08	230.50
81	161.67	203.67	223.42	205.75	207.58	226.25	210.42	81	179.67	226.33	248.25	228.67	230.58	251.42	233.83
82	163.83	206.50	226.08	208.42	210.33	229.17	213.17	82	182.08	229.42	251.33	231.67	233.75	254.67	237.00
83	165.92	209.17	228.75	211.25	213.00	231.92	215.92	83	184.42	232.42	254.08	234.67	236.67	257.67	240.00
84	168.00	211.67	231.25	213.83	215.67	234.58	218.67	84	186.67	235.17	257.00	237.58	239.67	260.67	243.00
85	170.00	214.17	233.75	216.42	218.25	237.25	221.17	85	188.92	238.08	259.67	240.25	242.50	263.58	245.92
86	171.92	216.58	236.00	218.67	220.67	239.67	223.67	86	191.00	240.75	262.25	243.00	245.17	266.25	248.58
87	173.67	218.92	238.25	221.00	223.00	242.00	226.00	87	192.92	243.25	264.58	245.67	247.83	269.00	251.33
88	175.50	221.00	240.25	223.33	225.33	244.25	228.42	88	194.92	245.67	267.08	248.08	250.25	271.42	253.75
89	177.17	223.25	242.42	225.42	227.33	246.42	230.58	89	196.75	248.00	269.33	250.42	252.58	273.75	256.17
90	178.67	225.17	244.50	227.33	229.33	248.33	232.58	90	198.50	250.17	271.67	252.67	254.92	276.00	258.50
91	180.08	227.00	246.42	229.25	231.25	250.17	234.42	91	200.08	252.25	273.92	254.83	257.00	278.00	260.58
92	181.58	228.75	248.25	231.00	233.00	251.83	236.25	92	201.67	254.08	275.75	256.67	258.92	279.83	262.50
93	182.75	230.42	249.92	232.58	234.67	253.58	237.83	93	203.08	256.00	277.67	258.58	260.75	281.67	264.33
94	184.00	231.75	251.42	234.17	236.17	255.00	239.50	94	204.42	257.58	279.25	260.17	262.42	283.25	266.08
95	185.08	233.17	252.67	235.50	237.50	256.17	240.92	95	205.67	259.08	280.75	261.75	263.92	284.67	267.67
96	186.17	234.58	254.08	236.92	238.92	257.50	242.25	96	206.83	260.58	282.25	263.17	265.50	286.00	269.17
97	187.33	236.00	255.42	238.25	240.25	258.83	243.67	97	208.00	262.08	283.75	264.75	267.00	287.50	270.75
98	188.33	237.33	256.83	239.67	241.83	260.17	245.17	98	209.25	263.75	285.50	266.25	268.67	289.08	272.50
99	189.33	238.67	258.33	241.08	243.25	261.42	246.58	99	210.50	265.33	287.00	267.92	270.17	290.58	274.00

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

COLORADO

FOR USE IN COLORADO ZIP CODES: ALL EXCEPT 800-802

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
0-64	153.83	160.08	211.42	169.42	162.42	214.58	182.83	0-64	170.92	160.08	235.00	169.42	162.42	238.42	182.83
65	99.00	124.67	140.25	125.92	127.08	144.92	128.92	65	110.00	138.58	155.92	139.92	141.17	160.92	143.17
66	99.00	124.67	140.25	125.92	127.08	144.92	128.92	66	110.00	138.58	155.92	139.92	141.17	160.92	143.17
67	99.00	124.67	140.25	125.92	127.08	144.92	128.92	67	110.00	138.58	155.92	139.92	141.17	160.92	143.17
68	103.08	130.00	146.50	131.25	132.33	150.92	134.25	68	114.58	144.42	162.75	145.75	147.08	167.67	149.17
69	107.75	135.75	152.58	137.08	138.33	156.83	140.25	69	119.75	150.92	169.50	152.42	153.67	174.25	155.92
70	112.00	141.17	158.25	142.58	143.92	162.58	145.75	70	124.42	156.92	175.75	158.42	159.83	180.58	162.08
71	116.42	146.50	163.83	148.00	149.33	168.17	151.33	71	129.25	162.83	182.00	164.42	165.83	186.92	168.25
72	120.33	151.58	168.92	153.08	154.50	173.42	156.67	72	133.75	168.58	187.75	170.17	171.75	192.67	174.08
73	124.25	156.42	173.58	158.00	159.33	178.17	161.58	73	138.00	173.83	193.08	175.50	177.08	198.00	179.58
74	127.75	160.92	178.25	162.50	163.92	182.75	166.25	74	141.92	178.83	198.17	180.58	182.17	203.08	184.67
75	130.83	165.00	182.58	166.67	168.08	186.92	170.50	75	145.50	183.42	202.83	185.08	186.83	207.67	189.33
76	133.92	168.75	186.25	170.50	171.92	190.42	174.33	76	148.83	187.50	207.08	189.33	191.08	211.50	193.75
77	136.92	172.33	190.42	174.17	175.58	193.83	178.17	77	152.08	191.58	211.50	193.50	195.17	215.42	197.83
78	139.58	175.67	193.83	177.50	179.08	196.75	181.50	78	154.92	195.33	215.42	197.25	198.83	218.67	201.75
79	141.92	178.75	197.08	180.58	182.17	199.58	184.67	79	157.75	198.75	219.00	200.67	202.33	221.67	205.17
80	144.25	181.67	199.67	183.50	185.08	202.00	187.75	80	160.25	201.92	221.83	203.92	205.58	224.42	208.50
81	146.33	184.33	202.08	186.08	187.75	204.75	190.42	81	162.50	204.83	224.58	206.83	208.58	227.42	211.50
82	148.17	186.83	204.58	188.58	190.33	207.33	192.83	82	164.75	207.58	227.33	209.67	211.42	230.42	214.50
83	150.08	189.25	206.92	191.08	192.67	209.83	195.42	83	166.92	210.25	229.92	212.33	214.17	233.17	217.17
84	152.00	191.50	209.25	193.50	195.17	212.25	197.83	84	168.83	212.83	232.50	214.92	216.83	235.83	219.83
85	153.83	193.83	211.42	195.75	197.42	214.58	200.17	85	170.92	215.42	235.00	217.42	219.33	238.42	222.50
86	155.58	195.92	213.50	197.83	199.67	216.83	202.33	86	172.83	217.75	237.25	219.83	221.83	240.92	224.92
87	157.17	198.08	215.58	200.00	201.83	219.00	204.50	87	174.58	220.08	239.42	222.33	224.17	243.33	227.33
88	158.83	200.00	217.42	202.00	203.83	220.92	206.67	88	176.42	222.33	241.58	224.42	226.42	245.58	229.58
89	160.33	201.92	219.33	203.92	205.67	222.92	208.58	89	178.08	224.33	243.67	226.58	228.58	247.75	231.83
90	161.67	203.67	221.17	205.67	207.50	224.67	210.42	90	179.67	226.33	245.83	228.67	230.58	249.67	233.83
91	162.92	205.33	222.92	207.42	209.25	226.33	212.08	91	181.08	228.25	247.83	230.50	232.50	251.50	235.75
92	164.25	206.92	224.58	209.00	210.83	227.83	213.75	92	182.50	229.92	249.42	232.17	234.25	253.17	237.50
93	165.42	208.42	226.08	210.42	212.33	229.42	215.17	93	183.75	231.67	251.17	233.92	235.92	254.83	239.17
94	166.50	209.75	227.42	211.83	213.67	230.67	216.67	94	184.92	233.08	252.58	235.33	237.42	256.25	240.75
95	167.42	211.00	228.67	213.00	214.83	231.83	217.92	95	186.08	234.42	254.08	236.75	238.75	257.50	242.17
96	168.50	212.25	229.92	214.42	216.17	233.00	219.25	96	187.17	235.75	255.42	238.17	240.17	258.83	243.50
97	169.50	213.50	231.08	215.58	217.42	234.17	220.50	97	188.17	237.08	256.75	239.58	241.50	260.17	244.92
98	170.33	214.67	232.33	216.83	218.83	235.33	221.83	98	189.25	238.58	258.33	240.92	243.08	261.58	246.50
99	171.33	216.00	233.67	218.08	220.08	236.58	223.08	99	190.50	240.00	259.67	242.42	244.50	262.92	247.83

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

COLORADO

FOR USE IN COLORADO ZIP CODES: 800-802

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
0-64	147.75	176.92	203.17	187.25	179.58	206.33	202.00	0-64	164.25	176.92	225.75	187.25	179.58	229.17	202.00
65	95.17	119.75	134.83	121.00	122.08	139.25	123.83	65	105.75	133.17	149.83	134.50	135.67	154.67	137.58
66	95.17	119.75	134.83	121.00	122.08	139.25	123.83	66	105.75	133.17	149.83	134.50	135.67	154.67	137.58
67	95.17	119.75	134.83	121.00	122.08	139.25	123.83	67	105.75	133.17	149.83	134.50	135.67	154.67	137.58
68	99.17	124.92	140.75	126.17	127.33	145.08	129.00	68	110.08	138.83	156.42	140.17	141.42	161.08	143.25
69	103.58	130.50	146.58	131.75	132.83	150.75	134.83	69	115.08	145.08	162.92	146.50	147.67	167.50	149.75
70	107.67	135.75	152.08	137.00	138.17	156.17	140.17	70	119.58	150.75	169.00	152.25	153.58	173.58	155.75
71	111.83	140.75	157.42	142.25	143.42	161.67	145.50	71	124.17	156.67	174.92	158.08	159.42	179.67	161.67
72	115.67	145.67	162.33	147.17	148.50	166.75	150.50	72	128.50	162.00	180.42	163.42	164.92	185.25	167.33
73	119.33	150.33	166.92	151.92	153.25	171.25	155.42	73	132.58	167.00	185.50	168.67	170.08	190.25	172.58
74	122.75	154.67	171.33	156.17	157.58	175.67	159.67	74	136.33	171.92	190.42	173.58	175.00	195.17	177.42
75	125.92	158.58	175.50	160.25	161.58	179.67	163.83	75	139.83	176.25	194.92	178.08	179.58	199.50	182.00
76	128.75	162.17	179.08	163.83	165.25	183.00	167.58	76	143.08	180.25	199.00	182.08	183.58	203.25	186.17
77	131.50	165.75	183.00	167.42	168.75	186.25	171.17	77	146.25	184.08	203.25	185.92	187.58	206.92	190.17
78	134.17	168.92	186.25	170.50	172.08	189.08	174.58	78	149.00	187.67	206.92	189.50	191.17	210.17	193.92
79	136.33	171.92	189.33	173.50	175.00	191.75	177.42	79	151.58	191.00	210.42	192.75	194.50	213.08	197.25
80	138.58	174.67	191.83	176.33	177.92	194.17	180.33	80	154.00	194.00	213.17	196.00	197.67	215.75	200.50
81	140.58	177.17	194.25	178.83	180.42	196.75	183.00	81	156.17	196.92	215.83	198.83	200.58	218.58	203.25
82	142.50	179.58	196.58	181.25	182.92	199.25	185.42	82	158.25	199.50	218.50	201.50	203.17	221.42	206.08
83	144.25	181.92	198.92	183.58	185.25	201.67	187.75	83	160.42	202.00	220.92	204.08	205.83	224.08	208.75
84	146.25	184.08	201.08	185.92	187.50	204.08	190.17	84	162.33	204.50	223.42	206.58	208.33	226.75	211.33
85	147.75	186.25	203.17	188.00	189.75	206.33	192.42	85	164.25	206.92	225.75	209.00	210.75	229.17	213.83
86	149.50	188.33	205.25	190.25	191.83	208.33	194.50	86	166.08	209.33	228.00	211.42	213.17	231.58	216.17
87	151.00	190.33	207.00	192.33	193.92	210.42	196.50	87	167.92	211.50	230.17	213.58	215.42	233.83	218.42
88	152.58	192.33	209.00	194.08	195.92	212.33	198.67	88	169.58	213.58	232.25	215.75	217.58	236.00	220.67
89	154.00	194.08	210.75	196.00	197.67	214.17	200.50	89	171.17	215.67	234.25	217.75	219.67	238.08	222.75
90	155.50	195.75	212.67	197.67	199.42	215.92	202.33	90	172.67	217.58	236.17	219.75	221.67	239.92	224.67
91	156.75	197.42	214.17	199.33	201.08	217.58	204.00	91	174.00	219.33	238.17	221.58	223.42	241.67	226.67
92	157.92	198.92	215.83	200.83	202.67	219.00	205.42	92	175.50	220.92	239.83	223.25	225.17	243.42	228.25
93	159.08	200.42	217.25	202.33	204.08	220.50	206.83	93	176.67	222.50	241.33	224.67	226.75	244.92	229.83
94	159.92	201.58	218.50	203.58	205.33	221.75	208.17	94	177.75	224.08	242.83	226.08	228.17	246.25	231.33
95	160.92	202.83	219.75	204.67	206.58	222.83	209.42	95	178.75	225.33	244.17	227.50	229.50	247.50	232.67
96	161.92	204.00	220.92	205.92	207.83	224.00	210.58	96	179.83	226.67	245.42	228.83	230.83	248.83	234.00
97	162.83	205.17	222.17	207.08	209.00	225.00	211.83	97	180.92	227.92	246.92	230.25	232.25	250.08	235.50
98	163.83	206.42	223.42	208.33	210.25	226.08	213.17	98	182.00	229.33	248.25	231.58	233.67	251.42	236.92
99	164.67	207.67	224.58	209.58	211.50	227.33	214.50	99	183.17	230.67	249.58	232.92	234.92	252.58	238.25

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

COLORADO

FOR USE IN COLORADO ZIP CODES: ALL EXCEPT 800-802

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
0-64	133.75	160.08	183.83	169.42	162.42	186.67	182.83	0-64	148.58	160.08	204.25	169.42	162.42	207.33	182.83
65	86.17	108.42	122.00	109.50	110.42	125.92	112.00	65	95.75	120.50	135.50	121.67	122.75	140.00	124.42
66	86.17	108.42	122.00	109.50	110.42	125.92	112.00	66	95.75	120.50	135.50	121.67	122.75	140.00	124.42
67	86.17	108.42	122.00	109.50	110.42	125.92	112.00	67	95.75	120.50	135.50	121.67	122.75	140.00	124.42
68	89.67	113.08	127.42	114.17	115.17	131.25	116.67	68	99.58	125.67	141.58	126.83	127.92	145.75	129.58
69	93.75	118.00	132.58	119.25	120.17	136.42	122.00	69	104.08	131.25	147.42	132.50	133.67	151.50	135.42
70	97.42	122.75	137.58	124.00	125.00	141.33	126.83	70	108.25	136.42	152.83	137.75	138.92	157.08	140.92
71	101.17	127.42	142.42	128.75	129.75	146.33	131.67	71	112.33	141.75	158.25	143.08	144.25	162.50	146.33
72	104.67	131.83	146.83	133.17	134.33	150.92	136.17	72	116.33	146.50	163.25	147.92	149.25	167.58	151.33
73	108.00	136.00	151.08	137.42	138.58	154.92	140.58	73	119.92	151.17	167.83	152.67	153.92	172.08	156.08
74	111.08	140.00	155.00	141.33	142.58	159.00	144.50	74	123.33	155.58	172.25	157.08	158.33	176.58	160.58
75	113.92	143.42	158.83	144.92	146.25	162.50	148.17	75	126.50	159.42	176.42	161.08	162.42	180.50	164.67
76	116.42	146.67	162.08	148.17	149.58	165.50	151.58	76	129.42	163.08	180.00	164.75	166.08	183.92	168.50
77	119.00	149.92	165.50	151.42	152.75	168.58	154.83	77	132.25	166.58	183.92	168.25	169.75	187.25	172.00
78	121.33	152.83	168.58	154.33	155.75	171.08	157.92	78	134.83	169.83	187.25	171.50	173.00	190.17	175.42
79	123.33	155.58	171.33	157.00	158.33	173.42	160.58	79	137.08	172.83	190.42	174.42	176.00	192.75	178.42
80	125.42	158.00	173.50	159.50	160.92	175.67	163.17	80	139.33	175.50	192.83	177.33	178.83	195.25	181.33
81	127.25	160.33	175.75	161.83	163.25	178.08	165.50	81	141.33	178.17	195.33	179.83	181.42	197.75	183.92
82	129.00	162.42	177.92	163.92	165.50	180.25	167.75	82	143.25	180.50	197.67	182.33	183.83	200.33	186.42
83	130.58	164.58	179.92	166.08	167.58	182.50	169.92	83	145.08	182.83	199.92	184.58	186.17	202.75	188.92
84	132.25	166.58	181.92	168.25	169.67	184.58	172.00	84	146.83	185.00	202.08	186.92	188.50	205.08	191.17
85	133.75	168.58	183.83	170.17	171.75	186.67	174.08	85	148.58	187.25	204.25	189.17	190.75	207.33	193.50
86	135.33	170.33	185.75	172.08	173.50	188.50	176.00	86	150.25	189.33	206.33	191.25	192.83	209.58	195.58
87	136.67	172.17	187.33	174.00	175.42	190.42	177.83	87	151.92	191.33	208.25	193.25	194.92	211.50	197.58
88	138.08	174.00	189.17	175.58	177.25	192.17	179.75	88	153.42	193.25	210.08	195.25	196.92	213.50	199.67
89	139.33	175.58	190.75	177.33	178.83	193.83	181.33	89	154.83	195.17	211.92	197.08	198.75	215.42	201.58
90	140.67	177.08	192.42	178.83	180.42	195.42	183.00	90	156.17	196.92	213.67	198.75	200.50	217.08	203.33
91	141.75	178.58	193.83	180.33	181.92	196.92	184.50	91	157.50	198.50	215.50	200.42	202.08	218.67	205.08
92	142.92	179.92	195.33	181.67	183.33	198.17	185.92	92	158.83	199.92	217.00	201.92	203.67	220.25	206.58
93	143.92	181.33	196.58	183.00	184.58	199.50	187.17	93	159.83	201.33	218.33	203.33	205.08	221.58	208.00
94	144.75	182.42	197.67	184.25	185.83	200.58	188.33	94	160.75	202.75	219.67	204.58	206.50	222.75	209.33
95	145.58	183.50	198.75	185.17	186.92	201.67	189.42	95	161.75	203.83	220.92	205.83	207.67	224.00	210.50
96	146.50	184.50	199.92	186.25	188.00	202.67	190.58	96	162.67	205.08	222.08	207.00	208.83	225.17	211.67
97	147.33	185.67	201.00	187.42	189.17	203.50	191.67	97	163.75	206.25	223.42	208.25	210.08	226.25	213.00
98	148.17	186.75	202.08	188.50	190.25	204.58	192.83	98	164.67	207.50	224.58	209.58	211.42	227.42	214.42
99	149.00	187.83	203.25	189.58	191.33	205.67	194.00	99	165.67	208.67	225.75	210.75	212.58	228.58	215.58

(Add \$25 One-time Policy Fee)