

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

**DELAWARE**

FOR USE IN DELAWARE ZIP CODES: ALL OF STATE

**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
Under 65*	19,129	24,112	26,089	24,349	24,557	26,410	24,898	Under 65*	21,266	26,788	28,982	27,054	27,280	29,341	27,668
65	1,233	1,553	1,747	1,569	1,582	1,804	1,604	65	1,370	1,726	1,941	1,742	1,758	2,004	1,783
66	1,233	1,553	1,747	1,569	1,582	1,804	1,604	66	1,370	1,726	1,941	1,742	1,758	2,004	1,783
67	1,233	1,553	1,747	1,569	1,582	1,804	1,604	67	1,370	1,726	1,941	1,742	1,758	2,004	1,783
68	1,285	1,618	1,825	1,634	1,648	1,879	1,672	68	1,427	1,799	2,027	1,816	1,832	2,088	1,857
69	1,342	1,691	1,900	1,708	1,723	1,953	1,747	69	1,492	1,879	2,110	1,898	1,914	2,170	1,941
70	1,395	1,758	1,971	1,776	1,792	2,025	1,816	70	1,550	1,954	2,190	1,973	1,991	2,249	2,018
71	1,449	1,825	2,040	1,843	1,860	2,094	1,885	71	1,610	2,029	2,267	2,048	2,065	2,328	2,095
72	1,498	1,888	2,105	1,907	1,924	2,161	1,950	72	1,665	2,099	2,338	2,119	2,138	2,400	2,168
73	1,547	1,948	2,163	1,968	1,985	2,220	2,013	73	1,718	2,164	2,405	2,186	2,206	2,466	2,236
74	1,590	2,004	2,221	2,024	2,041	2,276	2,070	74	1,768	2,228	2,468	2,249	2,269	2,529	2,300
75	1,631	2,055	2,274	2,076	2,093	2,328	2,123	75	1,812	2,284	2,525	2,306	2,326	2,586	2,359
76	1,669	2,102	2,321	2,123	2,141	2,371	2,171	76	1,854	2,336	2,579	2,359	2,379	2,635	2,413
77	1,704	2,147	2,371	2,169	2,187	2,414	2,218	77	1,894	2,386	2,635	2,409	2,430	2,682	2,464
78	1,738	2,188	2,414	2,210	2,230	2,451	2,261	78	1,930	2,432	2,682	2,456	2,477	2,723	2,512
79	1,768	2,226	2,454	2,249	2,269	2,485	2,300	79	1,964	2,475	2,727	2,499	2,521	2,761	2,555
80	1,796	2,263	2,486	2,285	2,306	2,516	2,338	80	1,995	2,515	2,762	2,539	2,561	2,796	2,597
81	1,822	2,295	2,517	2,318	2,338	2,550	2,371	81	2,024	2,551	2,797	2,576	2,598	2,832	2,635
82	1,846	2,326	2,548	2,349	2,370	2,582	2,402	82	2,052	2,585	2,831	2,611	2,634	2,868	2,670
83	1,870	2,356	2,577	2,379	2,400	2,613	2,433	83	2,078	2,619	2,864	2,644	2,667	2,904	2,705
84	1,893	2,385	2,606	2,409	2,430	2,643	2,464	84	2,103	2,651	2,896	2,677	2,700	2,937	2,738
85	1,916	2,414	2,634	2,438	2,459	2,673	2,493	85	2,129	2,682	2,926	2,708	2,732	2,969	2,770
86	1,937	2,440	2,659	2,464	2,486	2,700	2,521	86	2,152	2,712	2,954	2,738	2,762	3,000	2,801
87	1,957	2,467	2,684	2,491	2,513	2,727	2,547	87	2,175	2,740	2,982	2,768	2,792	3,030	2,831
88	1,977	2,491	2,708	2,516	2,538	2,752	2,574	88	2,197	2,768	3,010	2,796	2,820	3,058	2,859
89	1,996	2,515	2,731	2,539	2,562	2,776	2,598	89	2,217	2,795	3,035	2,822	2,846	3,084	2,887
90	2,014	2,537	2,754	2,562	2,584	2,798	2,621	90	2,237	2,819	3,061	2,847	2,872	3,110	2,912
91	2,030	2,558	2,776	2,583	2,606	2,819	2,642	91	2,255	2,842	3,085	2,870	2,896	3,133	2,936
92	2,046	2,577	2,797	2,602	2,625	2,838	2,662	92	2,272	2,864	3,107	2,892	2,918	3,153	2,958
93	2,060	2,596	2,815	2,621	2,644	2,857	2,681	93	2,289	2,884	3,128	2,913	2,938	3,174	2,979
94	2,073	2,612	2,832	2,638	2,661	2,873	2,698	94	2,303	2,903	3,146	2,931	2,957	3,191	2,998
95	2,085	2,628	2,847	2,653	2,676	2,887	2,714	95	2,317	2,920	3,164	2,949	2,974	3,207	3,015
96	2,098	2,643	2,864	2,669	2,692	2,901	2,730	96	2,331	2,936	3,181	2,966	2,991	3,223	3,033
97	2,110	2,659	2,878	2,684	2,708	2,916	2,746	97	2,344	2,953	3,198	2,983	3,008	3,241	3,051
98	2,122	2,674	2,895	2,700	2,724	2,931	2,762	98	2,358	2,972	3,217	3,000	3,027	3,257	3,069
99	2,134	2,690	2,911	2,716	2,740	2,946	2,778	99	2,372	2,989	3,234	3,019	3,044	3,274	3,087

(Add \$25 One-time Policy Fee)

\*NOTE: Under 65 rates are for those applicants under 65 with end stage renal disease.

**Form 5764 Rev. 1/09 DE**

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**

**DELAWARE**

FOR USE IN DELAWARE ZIP CODES: ALL OF STATE

**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
Under 65*	16,632	20,963	22,685	21,172	21,351	22,968	21,655	Under 65*	18,486	23,290	25,200	23,516	23,725	25,512	24,056
65	1,072	1,350	1,519	1,364	1,375	1,569	1,395	65	1,191	1,501	1,688	1,516	1,528	1,743	1,550
66	1,072	1,350	1,519	1,364	1,375	1,569	1,395	66	1,191	1,501	1,688	1,516	1,528	1,743	1,550
67	1,072	1,350	1,519	1,364	1,375	1,569	1,395	67	1,191	1,501	1,688	1,516	1,528	1,743	1,550
68	1,117	1,408	1,587	1,421	1,434	1,634	1,454	68	1,241	1,564	1,763	1,579	1,593	1,816	1,615
69	1,167	1,471	1,651	1,485	1,497	1,699	1,519	69	1,297	1,634	1,835	1,650	1,664	1,887	1,687
70	1,213	1,530	1,714	1,544	1,557	1,761	1,579	70	1,348	1,699	1,904	1,716	1,731	1,956	1,755
71	1,259	1,587	1,774	1,603	1,617	1,822	1,640	71	1,400	1,764	1,971	1,781	1,796	2,024	1,822
72	1,303	1,642	1,830	1,658	1,673	1,879	1,696	72	1,448	1,825	2,033	1,842	1,858	2,087	1,885
73	1,344	1,694	1,881	1,711	1,726	1,930	1,750	73	1,494	1,883	2,091	1,901	1,917	2,144	1,945
74	1,383	1,743	1,931	1,761	1,776	1,979	1,800	74	1,536	1,937	2,146	1,956	1,972	2,199	2,000
75	1,418	1,787	1,977	1,804	1,820	2,024	1,846	75	1,576	1,986	2,197	2,006	2,023	2,248	2,050
76	1,450	1,827	2,018	1,846	1,862	2,062	1,888	76	1,612	2,031	2,243	2,052	2,069	2,291	2,098
77	1,482	1,868	2,062	1,886	1,902	2,099	1,929	77	1,647	2,075	2,291	2,095	2,114	2,332	2,142
78	1,511	1,903	2,099	1,922	1,939	2,131	1,967	78	1,679	2,115	2,332	2,136	2,154	2,368	2,185
79	1,536	1,937	2,134	1,955	1,972	2,161	2,000	79	1,708	2,152	2,371	2,172	2,192	2,401	2,222
80	1,562	1,968	2,162	1,987	2,004	2,188	2,032	80	1,735	2,186	2,402	2,208	2,228	2,431	2,259
81	1,585	1,996	2,190	2,016	2,033	2,217	2,062	81	1,761	2,218	2,432	2,240	2,260	2,463	2,291
82	1,605	2,023	2,216	2,042	2,061	2,245	2,090	82	1,784	2,248	2,462	2,270	2,290	2,494	2,322
83	1,626	2,049	2,241	2,069	2,087	2,272	2,116	83	1,807	2,277	2,490	2,299	2,320	2,524	2,352
84	1,647	2,075	2,266	2,095	2,113	2,299	2,142	84	1,830	2,305	2,517	2,328	2,348	2,554	2,381
85	1,665	2,099	2,290	2,119	2,138	2,324	2,168	85	1,850	2,332	2,544	2,355	2,376	2,582	2,409
86	1,685	2,122	2,313	2,144	2,162	2,348	2,192	86	1,871	2,359	2,569	2,382	2,402	2,609	2,436
87	1,702	2,145	2,333	2,167	2,185	2,371	2,215	87	1,892	2,383	2,593	2,407	2,428	2,635	2,461
88	1,719	2,167	2,355	2,187	2,207	2,393	2,238	88	1,910	2,407	2,616	2,431	2,452	2,659	2,486
89	1,735	2,187	2,376	2,208	2,228	2,414	2,259	89	1,929	2,430	2,639	2,454	2,475	2,682	2,509
90	1,751	2,206	2,395	2,228	2,247	2,433	2,279	90	1,946	2,452	2,661	2,476	2,497	2,704	2,532
91	1,765	2,224	2,414	2,246	2,266	2,452	2,298	91	1,962	2,471	2,683	2,496	2,517	2,723	2,553
92	1,779	2,241	2,432	2,263	2,283	2,468	2,315	92	1,977	2,490	2,703	2,515	2,537	2,743	2,573
93	1,792	2,257	2,448	2,279	2,299	2,484	2,331	93	1,991	2,508	2,720	2,532	2,554	2,760	2,590
94	1,803	2,271	2,462	2,294	2,314	2,498	2,346	94	2,003	2,524	2,736	2,548	2,571	2,775	2,607
95	1,814	2,285	2,476	2,307	2,328	2,510	2,360	95	2,015	2,538	2,751	2,563	2,586	2,789	2,622
96	1,824	2,298	2,490	2,321	2,341	2,523	2,374	96	2,026	2,553	2,766	2,578	2,601	2,804	2,637
97	1,834	2,312	2,504	2,335	2,355	2,536	2,387	97	2,039	2,568	2,782	2,594	2,616	2,818	2,653
98	1,846	2,325	2,517	2,348	2,369	2,548	2,402	98	2,050	2,584	2,797	2,609	2,632	2,832	2,669
99	1,856	2,339	2,531	2,362	2,383	2,562	2,416	99	2,063	2,599	2,812	2,624	2,647	2,846	2,684

(Add \$25 One-time Policy Fee)

\*NOTE: Under 65 rates are for those applicants under 65 with end stage renal disease.

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**

**DELAWARE**

FOR USE IN DELAWARE ZIP CODES: ALL OF STATE

**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
Under 65*	1,594.08	2,009.33	2,174.08	2,029.08	2,046.42	2,200.83	2,074.83	Under 65*	1,772.17	2,232.33	2,415.17	2,254.50	2,273.33	2,445.08	2,305.67
65	102.75	129.42	145.58	130.75	131.83	150.33	133.67	65	114.17	143.83	161.75	145.17	146.50	167.00	148.58
66	102.75	129.42	145.58	130.75	131.83	150.33	133.67	66	114.17	143.83	161.75	145.17	146.50	167.00	148.58
67	102.75	129.42	145.58	130.75	131.83	150.33	133.67	67	114.17	143.83	161.75	145.17	146.50	167.00	148.58
68	107.08	134.83	152.08	136.17	137.33	156.58	139.33	68	118.92	149.92	168.92	151.33	152.67	174.00	154.75
69	111.83	140.92	158.33	142.33	143.58	162.75	145.58	69	124.33	156.58	175.83	158.17	159.50	180.83	161.75
70	116.25	146.50	164.25	148.00	149.33	168.75	151.33	70	129.17	162.83	182.50	164.42	165.92	187.42	168.17
71	120.75	152.08	170.00	153.58	155.00	174.50	157.08	71	134.17	169.08	188.92	170.67	172.08	194.00	174.58
72	124.83	157.33	175.42	158.92	160.33	180.08	162.50	72	138.75	174.92	194.83	176.58	178.17	200.00	180.67
73	128.92	162.33	180.25	164.00	165.42	185.00	167.75	73	143.17	180.33	200.42	182.17	183.83	205.50	186.33
74	132.50	167.00	185.08	168.67	170.08	189.67	172.50	74	147.33	185.67	205.67	187.42	189.08	210.75	191.67
75	135.92	171.25	189.50	173.00	174.42	194.00	176.92	75	151.00	190.33	210.42	192.17	193.83	215.50	196.58
76	139.08	175.17	193.42	176.92	178.42	197.58	180.92	76	154.50	194.67	214.92	196.58	198.25	219.58	201.08
77	142.00	178.92	197.58	180.75	182.25	201.17	184.83	77	157.83	198.83	219.58	200.75	202.50	223.50	205.33
78	144.83	182.33	201.17	184.17	185.83	204.25	188.42	78	160.83	202.67	223.50	204.67	206.42	226.92	209.33
79	147.33	185.50	204.50	187.42	189.08	207.08	191.67	79	163.67	206.25	227.25	208.25	210.08	230.08	212.92
80	149.67	188.58	207.17	190.42	192.17	209.67	194.83	80	166.25	209.58	230.17	211.58	213.42	233.00	216.42
81	151.83	191.25	209.75	193.17	194.83	212.50	197.58	81	168.67	212.58	233.08	214.67	216.50	236.00	219.58
82	153.83	193.83	212.33	195.75	197.50	215.17	200.17	82	171.00	215.42	235.92	217.58	219.50	239.00	222.50
83	155.83	196.33	214.75	198.25	200.00	217.75	202.75	83	173.17	218.25	238.67	220.33	222.25	242.00	225.42
84	157.75	198.75	217.17	200.75	202.50	220.25	205.33	84	175.25	220.92	241.33	223.08	225.00	244.75	228.17
85	159.67	201.17	219.50	203.17	204.92	222.75	207.75	85	177.42	223.50	243.83	225.67	227.67	247.42	230.83
86	161.42	203.33	221.58	205.33	207.17	225.00	210.08	86	179.33	226.00	246.17	228.17	230.17	250.00	233.42
87	163.08	205.58	223.67	207.58	209.42	227.25	212.25	87	181.25	228.33	248.50	230.67	232.67	252.50	235.92
88	164.75	207.58	225.67	209.67	211.50	229.33	214.50	88	183.08	230.67	250.83	233.00	235.00	254.83	238.25
89	166.33	209.58	227.58	211.58	213.50	231.33	216.50	89	184.75	232.92	252.92	235.17	237.17	257.00	240.58
90	167.83	211.42	229.50	213.50	215.33	233.17	218.42	90	186.42	234.92	255.08	237.25	239.33	259.17	242.67
91	169.17	213.17	231.33	215.25	217.17	234.92	220.17	91	187.92	236.83	257.08	239.17	241.33	261.08	244.67
92	170.50	214.75	233.08	216.83	218.75	236.50	221.83	92	189.33	238.67	258.92	241.00	243.17	262.75	246.50
93	171.67	216.33	234.58	218.42	220.33	238.08	223.42	93	190.75	240.33	260.67	242.75	244.83	264.50	248.25
94	172.75	217.67	236.00	219.83	221.75	239.42	224.83	94	191.92	241.92	262.17	244.25	246.42	265.92	249.83
95	173.75	219.00	237.25	221.08	223.00	240.58	226.17	95	193.08	243.33	263.67	245.75	247.83	267.25	251.25
96	174.83	220.25	238.67	222.42	224.33	241.75	227.50	96	194.25	244.67	265.08	247.17	249.25	268.58	252.75
97	175.83	221.58	239.83	223.67	225.67	243.00	228.83	97	195.33	246.08	266.50	248.58	250.67	270.08	254.25
98	176.83	222.83	241.25	225.00	227.00	244.25	230.17	98	196.50	247.67	268.08	250.00	252.25	271.42	255.75
99	177.83	224.17	242.58	226.33	228.33	245.50	231.50	99	197.67	249.08	269.50	251.58	253.67	272.83	257.25

(Add \$25 One-time Policy Fee)

\*NOTE: Under 65 rates are for those applicants under 65 with end stage renal disease.

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**RATES EFFECTIVE 1/1/09**

**DELAWARE**

FOR USE IN DELAWARE ZIP CODES: ALL OF STATE

**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
Under 65*	1,386.00	1,746.92	1,890.42	1,764.33	1,779.25	1,914.00	1,804.58	Under 65*	1,540.50	1,940.83	2,100.00	1,959.67	1,977.08	2,126.00	2,004.67
65	89.33	112.50	126.58	113.67	114.58	130.75	116.25	65	99.25	125.08	140.67	126.33	127.33	145.25	129.17
66	89.33	112.50	126.58	113.67	114.58	130.75	116.25	66	99.25	125.08	140.67	126.33	127.33	145.25	129.17
67	89.33	112.50	126.58	113.67	114.58	130.75	116.25	67	99.25	125.08	140.67	126.33	127.33	145.25	129.17
68	93.08	117.33	132.25	118.42	119.50	136.17	121.17	68	103.42	130.33	146.92	131.58	132.75	151.33	134.58
69	97.25	122.58	137.58	123.75	124.75	141.58	126.58	69	108.08	136.17	152.92	137.50	138.67	157.25	140.58
70	101.08	127.50	142.83	128.67	129.75	146.75	131.58	70	112.33	141.58	158.67	143.00	144.25	163.00	146.25
71	104.92	132.25	147.83	133.58	134.75	151.83	136.67	71	116.67	147.00	164.25	148.42	149.67	168.67	151.83
72	108.58	136.83	152.50	138.17	139.42	156.58	141.33	72	120.67	152.08	169.42	153.50	154.83	173.92	157.08
73	112.00	141.17	156.75	142.58	143.83	160.83	145.83	73	124.50	156.92	174.25	158.42	159.75	178.67	162.08
74	115.25	145.25	160.92	146.75	148.00	164.92	150.00	74	128.00	161.42	178.83	163.00	164.33	183.25	166.67
75	118.17	148.92	164.75	150.33	151.67	168.67	153.83	75	131.33	165.50	183.08	167.17	168.58	187.33	170.83
76	120.83	152.25	168.17	153.83	155.17	171.83	157.33	76	134.33	169.25	186.92	171.00	172.42	190.92	174.83
77	123.50	155.67	171.83	157.17	158.50	174.92	160.75	77	137.25	172.92	190.92	174.58	176.17	194.33	178.50
78	125.92	158.58	174.92	160.17	161.58	177.58	163.92	78	139.92	176.25	194.33	178.00	179.50	197.33	182.08
79	128.00	161.42	177.83	162.92	164.33	180.08	166.67	79	142.33	179.33	197.58	181.00	182.67	200.08	185.17
80	130.17	164.00	180.17	165.58	167.00	182.33	169.33	80	144.58	182.17	200.17	184.00	185.67	202.58	188.25
81	132.08	166.33	182.50	168.00	169.42	184.75	171.83	81	146.75	184.83	202.67	186.67	188.33	205.25	190.92
82	133.75	168.58	184.67	170.17	171.75	187.08	174.17	82	148.67	187.33	205.17	189.17	190.83	207.83	193.50
83	135.50	170.75	186.75	172.42	173.92	189.33	176.33	83	150.58	189.75	207.50	191.58	193.33	210.33	196.00
84	137.25	172.92	188.83	174.58	176.08	191.58	178.50	84	152.50	192.08	209.75	194.00	195.67	212.83	198.42
85	138.75	174.92	190.83	176.58	178.17	193.67	180.67	85	154.17	194.33	212.00	196.25	198.00	215.17	200.75
86	140.42	176.83	192.75	178.67	180.17	195.67	182.67	86	155.92	196.58	214.08	198.50	200.17	217.42	203.00
87	141.83	178.75	194.42	180.58	182.08	197.58	184.58	87	157.67	198.58	216.08	200.58	202.33	219.58	205.08
88	143.25	180.58	196.25	182.25	183.92	199.42	186.50	88	159.17	200.58	218.00	202.58	204.33	221.58	207.17
89	144.58	182.25	198.00	184.00	185.67	201.17	188.25	89	160.75	202.50	219.92	204.50	206.25	223.50	209.08
90	145.92	183.83	199.58	185.67	187.25	202.75	189.92	90	162.17	204.33	221.75	206.33	208.08	225.33	211.00
91	147.08	185.33	201.17	187.17	188.83	204.33	191.50	91	163.50	205.92	223.58	208.00	209.75	226.92	212.75
92	148.25	186.75	202.67	188.58	190.25	205.67	192.92	92	164.75	207.50	225.25	209.58	211.42	228.58	214.42
93	149.33	188.08	204.00	189.92	191.58	207.00	194.25	93	165.92	209.00	226.67	211.00	212.83	230.00	215.83
94	150.25	189.25	205.17	191.17	192.83	208.17	195.50	94	166.92	210.33	228.00	212.33	214.25	231.25	217.25
95	151.17	190.42	206.33	192.25	194.00	209.17	196.67	95	167.92	211.50	229.25	213.58	215.50	232.42	218.50
96	152.00	191.50	207.50	193.42	195.08	210.25	197.83	96	168.83	212.75	230.50	214.83	216.75	233.67	219.75
97	152.83	192.67	208.67	194.58	196.25	211.33	198.92	97	169.92	214.00	231.83	216.17	218.00	234.83	221.08
98	153.83	193.75	209.75	195.67	197.42	212.33	200.17	98	170.83	215.33	233.08	217.42	219.33	236.00	222.42
99	154.67	194.92	210.92	196.83	198.58	213.50	201.33	99	171.92	216.58	234.33	218.67	220.58	237.17	223.67

(Add \$25 One-time Policy Fee)

\*NOTE: Under 65 rates are for those applicants under 65 with end stage renal disease.