

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 12/1/08**

**GEORGIA**

FOR USE IN GEORGIA ZIP CODES: 300-303, 313-314

**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	1,598	2,014	2,266	2,034	2,052	2,340	2,080	65	1,775	2,237	2,517	2,259	2,279	2,599	2,311
66	1,598	2,014	2,266	2,034	2,052	2,340	2,080	66	1,775	2,237	2,517	2,259	2,279	2,599	2,311
67	1,598	2,014	2,266	2,034	2,052	2,340	2,080	67	1,775	2,237	2,517	2,259	2,279	2,599	2,311
68	1,652	1,859	2,200	1,877	2,121	2,375	2,015	68	1,836	2,065	2,445	2,086	2,357	2,639	2,240
69	1,704	1,917	2,261	1,936	2,187	2,435	2,079	69	1,893	2,130	2,512	2,151	2,430	2,706	2,310
70	1,748	1,967	2,314	1,987	2,245	2,492	2,133	70	1,943	2,186	2,572	2,208	2,494	2,769	2,372
71	1,791	2,015	2,365	2,036	2,300	2,544	2,187	71	1,991	2,240	2,629	2,262	2,555	2,827	2,429
72	1,829	2,058	2,408	2,079	2,349	2,591	2,233	72	2,033	2,287	2,676	2,310	2,609	2,879	2,481
73	1,866	2,098	2,446	2,119	2,394	2,629	2,276	73	2,072	2,331	2,719	2,354	2,660	2,921	2,528
74	1,896	2,133	2,481	2,154	2,433	2,664	2,312	74	2,107	2,369	2,757	2,393	2,703	2,960	2,570
75	1,921	2,160	2,509	2,181	2,465	2,691	2,342	75	2,134	2,400	2,789	2,424	2,739	2,990	2,604
76	1,943	2,186	2,534	2,207	2,494	2,712	2,371	76	2,158	2,428	2,815	2,452	2,771	3,013	2,633
77	1,962	2,208	2,560	2,230	2,519	2,730	2,395	77	2,180	2,453	2,844	2,477	2,800	3,034	2,660
78	1,979	2,225	2,577	2,247	2,539	2,741	2,415	78	2,198	2,473	2,863	2,498	2,822	3,046	2,682
79	1,994	2,244	2,597	2,266	2,560	2,756	2,433	79	2,217	2,494	2,885	2,518	2,845	3,061	2,704
80	2,011	2,263	2,609	2,285	2,581	2,768	2,453	80	2,235	2,514	2,900	2,539	2,868	3,075	2,726
81	2,025	2,279	2,625	2,301	2,599	2,784	2,472	81	2,251	2,532	2,915	2,558	2,889	3,093	2,747
82	2,041	2,296	2,639	2,318	2,619	2,803	2,489	82	2,267	2,551	2,933	2,576	2,910	3,113	2,767
83	2,056	2,313	2,657	2,336	2,639	2,822	2,509	83	2,286	2,571	2,952	2,596	2,933	3,135	2,789
84	2,071	2,330	2,673	2,353	2,659	2,840	2,527	84	2,301	2,589	2,970	2,615	2,955	3,156	2,808
85	2,086	2,346	2,687	2,369	2,677	2,857	2,544	85	2,318	2,607	2,985	2,632	2,974	3,175	2,827
86	2,098	2,361	2,701	2,384	2,693	2,872	2,560	86	2,331	2,622	3,001	2,649	2,992	3,192	2,845
87	2,111	2,374	2,712	2,397	2,708	2,886	2,574	87	2,344	2,638	3,013	2,663	3,009	3,208	2,860
88	2,121	2,386	2,723	2,409	2,721	2,900	2,587	88	2,355	2,651	3,025	2,676	3,025	3,221	2,874
89	2,138	2,406	2,743	2,429	2,745	2,921	2,609	89	2,375	2,673	3,048	2,699	3,049	3,245	2,900
90	2,157	2,427	2,767	2,451	2,769	2,944	2,632	90	2,396	2,696	3,075	2,724	3,077	3,271	2,925
91	2,175	2,446	2,789	2,471	2,792	2,966	2,653	91	2,416	2,718	3,099	2,746	3,102	3,296	2,949
92	2,191	2,465	2,809	2,489	2,813	2,987	2,674	92	2,434	2,739	3,121	2,767	3,125	3,318	2,971
93	2,207	2,483	2,827	2,507	2,833	3,005	2,693	93	2,452	2,759	3,142	2,786	3,148	3,340	2,992
94	2,221	2,498	2,845	2,523	2,851	3,023	2,709	94	2,467	2,776	3,160	2,804	3,168	3,358	3,011
95	2,234	2,514	2,860	2,538	2,867	3,037	2,726	95	2,483	2,793	3,178	2,820	3,186	3,375	3,028
96	2,247	2,528	2,877	2,553	2,884	3,053	2,742	96	2,497	2,808	3,194	2,837	3,204	3,391	3,046
97	2,261	2,543	2,891	2,567	2,902	3,069	2,758	97	2,511	2,825	3,212	2,853	3,223	3,410	3,065
98	2,273	2,558	2,907	2,583	2,918	3,084	2,774	98	2,526	2,842	3,231	2,870	3,243	3,427	3,082
99	2,287	2,573	2,924	2,598	2,936	3,100	2,791	99	2,542	2,859	3,248	2,888	3,262	3,445	3,100

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 12/08 GA

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 12/1/08**

**GEORGIA**

FOR USE IN GEORGIA ZIP CODES: ALL EXCEPT 300-303, 313-314

**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	1,235	1,556	1,751	1,572	1,585	1,808	1,607	65	1,372	1,729	1,945	1,746	1,761	2,009	1,786
66	1,235	1,556	1,751	1,572	1,585	1,808	1,607	66	1,372	1,729	1,945	1,746	1,761	2,009	1,786
67	1,235	1,556	1,751	1,572	1,585	1,808	1,607	67	1,372	1,729	1,945	1,746	1,761	2,009	1,786
68	1,277	1,437	1,700	1,450	1,639	1,835	1,557	68	1,419	1,595	1,890	1,612	1,822	2,039	1,731
69	1,317	1,482	1,747	1,496	1,690	1,882	1,607	69	1,463	1,646	1,941	1,662	1,878	2,091	1,785
70	1,351	1,520	1,788	1,535	1,735	1,925	1,648	70	1,501	1,689	1,987	1,706	1,927	2,139	1,833
71	1,384	1,557	1,828	1,573	1,777	1,966	1,690	71	1,539	1,731	2,032	1,748	1,975	2,185	1,877
72	1,414	1,590	1,861	1,607	1,815	2,002	1,726	72	1,571	1,767	2,068	1,785	2,016	2,224	1,917
73	1,442	1,621	1,890	1,637	1,850	2,032	1,759	73	1,601	1,801	2,101	1,819	2,055	2,257	1,953
74	1,465	1,648	1,917	1,664	1,880	2,059	1,787	74	1,628	1,831	2,130	1,849	2,088	2,287	1,986
75	1,484	1,669	1,939	1,686	1,905	2,079	1,810	75	1,649	1,855	2,155	1,873	2,117	2,310	2,012
76	1,501	1,689	1,958	1,705	1,927	2,095	1,832	76	1,668	1,876	2,175	1,895	2,141	2,328	2,035
77	1,516	1,706	1,978	1,723	1,947	2,110	1,850	77	1,685	1,896	2,197	1,914	2,163	2,344	2,055
78	1,529	1,720	1,992	1,737	1,962	2,118	1,866	78	1,698	1,911	2,213	1,930	2,180	2,354	2,072
79	1,541	1,734	2,007	1,751	1,978	2,129	1,880	79	1,713	1,927	2,230	1,946	2,198	2,366	2,089
80	1,554	1,748	2,016	1,765	1,994	2,139	1,896	80	1,727	1,942	2,241	1,962	2,216	2,376	2,106
81	1,565	1,761	2,028	1,778	2,009	2,151	1,910	81	1,739	1,957	2,253	1,976	2,232	2,390	2,122
82	1,577	1,774	2,039	1,791	2,024	2,166	1,924	82	1,752	1,971	2,266	1,991	2,248	2,406	2,138
83	1,589	1,788	2,053	1,805	2,039	2,180	1,939	83	1,766	1,986	2,281	2,006	2,266	2,423	2,155
84	1,601	1,800	2,066	1,818	2,054	2,195	1,952	84	1,778	2,001	2,295	2,020	2,283	2,439	2,170
85	1,612	1,813	2,077	1,831	2,069	2,207	1,966	85	1,791	2,015	2,307	2,034	2,298	2,453	2,185
86	1,621	1,824	2,087	1,842	2,081	2,219	1,978	86	1,801	2,026	2,319	2,047	2,312	2,467	2,198
87	1,631	1,834	2,095	1,852	2,093	2,230	1,989	87	1,811	2,038	2,328	2,058	2,325	2,479	2,210
88	1,639	1,844	2,104	1,862	2,103	2,241	1,999	88	1,820	2,049	2,338	2,068	2,338	2,489	2,221
89	1,652	1,859	2,120	1,877	2,121	2,257	2,016	89	1,835	2,066	2,355	2,086	2,356	2,508	2,241
90	1,667	1,875	2,138	1,894	2,139	2,275	2,034	90	1,851	2,083	2,376	2,105	2,377	2,528	2,260
91	1,680	1,890	2,155	1,909	2,157	2,292	2,050	91	1,867	2,100	2,394	2,122	2,397	2,547	2,279
92	1,693	1,905	2,171	1,924	2,173	2,308	2,066	92	1,881	2,117	2,411	2,138	2,415	2,564	2,296
93	1,705	1,918	2,185	1,937	2,189	2,322	2,081	93	1,895	2,132	2,428	2,153	2,433	2,581	2,312
94	1,716	1,930	2,198	1,950	2,203	2,336	2,094	94	1,907	2,145	2,442	2,167	2,448	2,595	2,326
95	1,726	1,942	2,210	1,961	2,215	2,347	2,106	95	1,918	2,158	2,456	2,179	2,462	2,608	2,340
96	1,737	1,953	2,223	1,973	2,229	2,359	2,119	96	1,930	2,170	2,468	2,192	2,476	2,621	2,354
97	1,747	1,965	2,234	1,984	2,242	2,372	2,131	97	1,941	2,183	2,482	2,205	2,491	2,635	2,368
98	1,756	1,976	2,247	1,996	2,255	2,383	2,144	98	1,952	2,196	2,496	2,218	2,506	2,648	2,382
99	1,767	1,988	2,259	2,008	2,269	2,395	2,156	99	1,964	2,209	2,510	2,231	2,520	2,662	2,395

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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FOR USE IN GEORGIA ZIP CODES: 300-303, 313-314

**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	1,389	1,751	1,970	1,768	1,784	2,034	1,808	65	1,543	1,945	2,189	1,965	1,982	2,261	2,010
66	1,389	1,751	1,970	1,768	1,784	2,034	1,808	66	1,543	1,945	2,189	1,965	1,982	2,261	2,010
67	1,389	1,751	1,970	1,768	1,784	2,034	1,808	67	1,543	1,945	2,189	1,965	1,982	2,261	2,010
68	1,437	1,616	1,914	1,632	1,845	2,066	1,753	68	1,597	1,796	2,126	1,814	2,049	2,295	1,947
69	1,482	1,667	1,966	1,683	1,902	2,118	1,807	69	1,646	1,852	2,185	1,870	2,113	2,354	2,009
70	1,520	1,711	2,013	1,728	1,951	2,167	1,855	70	1,690	1,901	2,237	1,920	2,168	2,408	2,061
71	1,559	1,752	2,057	1,770	2,000	2,212	1,901	71	1,731	1,947	2,286	1,967	2,222	2,459	2,112
72	1,591	1,790	2,094	1,807	2,043	2,253	1,942	72	1,768	1,989	2,327	2,009	2,269	2,503	2,157
73	1,621	1,825	2,127	1,843	2,082	2,286	1,979	73	1,803	2,027	2,364	2,047	2,312	2,540	2,198
74	1,649	1,855	2,157	1,872	2,115	2,316	2,011	74	1,832	2,060	2,397	2,081	2,351	2,574	2,235
75	1,670	1,879	2,181	1,898	2,144	2,340	2,037	75	1,856	2,087	2,424	2,108	2,382	2,600	2,264
76	1,690	1,901	2,203	1,920	2,168	2,358	2,060	76	1,877	2,112	2,449	2,132	2,409	2,621	2,290
77	1,706	1,920	2,225	1,939	2,190	2,374	2,082	77	1,896	2,133	2,473	2,154	2,433	2,638	2,313
78	1,720	1,936	2,241	1,955	2,208	2,384	2,099	78	1,912	2,151	2,490	2,171	2,454	2,649	2,332
79	1,735	1,951	2,258	1,971	2,226	2,396	2,116	79	1,927	2,168	2,510	2,190	2,474	2,662	2,352
80	1,748	1,967	2,269	1,987	2,245	2,407	2,133	80	1,943	2,186	2,521	2,208	2,494	2,674	2,371
81	1,762	1,981	2,281	2,001	2,261	2,421	2,149	81	1,958	2,202	2,536	2,223	2,512	2,690	2,387
82	1,774	1,997	2,295	2,016	2,277	2,437	2,165	82	1,971	2,218	2,550	2,240	2,530	2,708	2,406
83	1,788	2,012	2,310	2,032	2,296	2,454	2,181	83	1,988	2,235	2,567	2,257	2,550	2,726	2,424
84	1,801	2,026	2,324	2,046	2,312	2,470	2,198	84	2,001	2,252	2,583	2,274	2,569	2,745	2,442
85	1,814	2,041	2,336	2,060	2,328	2,484	2,213	85	2,014	2,267	2,596	2,289	2,586	2,761	2,457
86	1,825	2,053	2,349	2,072	2,342	2,497	2,225	86	2,026	2,280	2,609	2,303	2,602	2,775	2,473
87	1,835	2,064	2,358	2,085	2,354	2,509	2,239	87	2,039	2,294	2,619	2,316	2,617	2,790	2,487
88	1,845	2,075	2,368	2,094	2,367	2,520	2,250	88	2,049	2,305	2,631	2,328	2,629	2,802	2,499
89	1,859	2,092	2,386	2,112	2,386	2,540	2,268	89	2,066	2,324	2,651	2,347	2,651	2,822	2,520
90	1,877	2,110	2,406	2,131	2,407	2,561	2,289	90	2,085	2,345	2,673	2,368	2,675	2,845	2,543
91	1,891	2,127	2,424	2,148	2,427	2,580	2,308	91	2,102	2,364	2,695	2,387	2,697	2,866	2,564
92	1,906	2,144	2,443	2,165	2,445	2,597	2,325	92	2,118	2,382	2,715	2,406	2,718	2,886	2,584
93	1,920	2,159	2,459	2,180	2,463	2,614	2,341	93	2,133	2,399	2,731	2,422	2,737	2,904	2,602
94	1,932	2,173	2,473	2,195	2,478	2,628	2,356	94	2,146	2,415	2,748	2,438	2,754	2,919	2,618
95	1,943	2,186	2,487	2,207	2,494	2,641	2,371	95	2,158	2,428	2,763	2,452	2,771	2,935	2,633
96	1,954	2,198	2,500	2,220	2,508	2,654	2,384	96	2,170	2,442	2,778	2,466	2,786	2,950	2,649
97	1,965	2,211	2,515	2,233	2,523	2,669	2,398	97	2,185	2,456	2,794	2,482	2,803	2,965	2,664
98	1,978	2,224	2,528	2,246	2,538	2,682	2,412	98	2,197	2,472	2,809	2,496	2,820	2,980	2,681
99	1,989	2,237	2,542	2,259	2,553	2,696	2,427	99	2,210	2,486	2,824	2,510	2,836	2,995	2,696

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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**RATES EFFECTIVE 12/1/08**

**GEORGIA**

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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	1,074	1,353	1,522	1,366	1,379	1,572	1,397	65	1,193	1,503	1,692	1,518	1,532	1,747	1,553
66	1,074	1,353	1,522	1,366	1,379	1,572	1,397	66	1,193	1,503	1,692	1,518	1,532	1,747	1,553
67	1,074	1,353	1,522	1,366	1,379	1,572	1,397	67	1,193	1,503	1,692	1,518	1,532	1,747	1,553
68	1,110	1,249	1,479	1,261	1,425	1,596	1,355	68	1,234	1,388	1,643	1,402	1,584	1,773	1,505
69	1,145	1,288	1,519	1,301	1,470	1,636	1,397	69	1,272	1,431	1,688	1,445	1,633	1,819	1,552
70	1,175	1,322	1,556	1,335	1,508	1,675	1,433	70	1,306	1,469	1,729	1,483	1,675	1,861	1,593
71	1,204	1,354	1,590	1,368	1,545	1,709	1,469	71	1,338	1,505	1,766	1,520	1,717	1,900	1,632
72	1,229	1,383	1,618	1,397	1,578	1,741	1,500	72	1,366	1,537	1,798	1,552	1,754	1,934	1,667
73	1,253	1,410	1,644	1,424	1,609	1,766	1,529	73	1,393	1,567	1,827	1,582	1,787	1,963	1,698
74	1,274	1,433	1,667	1,447	1,635	1,789	1,554	74	1,415	1,592	1,852	1,608	1,816	1,989	1,727
75	1,290	1,452	1,686	1,466	1,657	1,808	1,574	75	1,434	1,612	1,873	1,629	1,840	2,009	1,749
76	1,306	1,469	1,703	1,483	1,675	1,822	1,592	76	1,450	1,632	1,892	1,647	1,862	2,026	1,770
77	1,318	1,483	1,720	1,499	1,692	1,834	1,609	77	1,465	1,648	1,911	1,664	1,880	2,038	1,788
78	1,329	1,496	1,731	1,510	1,706	1,842	1,622	78	1,477	1,662	1,924	1,678	1,896	2,047	1,802
79	1,340	1,508	1,745	1,523	1,720	1,851	1,635	79	1,489	1,675	1,940	1,692	1,912	2,057	1,817
80	1,351	1,520	1,754	1,535	1,735	1,860	1,648	80	1,501	1,689	1,948	1,706	1,927	2,066	1,832
81	1,362	1,531	1,763	1,546	1,747	1,871	1,661	81	1,513	1,702	1,959	1,718	1,941	2,078	1,845
82	1,371	1,543	1,773	1,558	1,760	1,883	1,673	82	1,523	1,714	1,970	1,731	1,955	2,093	1,859
83	1,381	1,555	1,785	1,570	1,774	1,896	1,686	83	1,536	1,727	1,984	1,744	1,970	2,106	1,873
84	1,391	1,566	1,796	1,581	1,787	1,908	1,698	84	1,546	1,740	1,996	1,757	1,985	2,121	1,887
85	1,402	1,577	1,805	1,592	1,799	1,919	1,710	85	1,556	1,752	2,006	1,769	1,998	2,134	1,899
86	1,410	1,586	1,815	1,601	1,810	1,930	1,720	86	1,566	1,762	2,016	1,780	2,010	2,145	1,911
87	1,418	1,595	1,822	1,611	1,819	1,939	1,730	87	1,576	1,772	2,024	1,789	2,022	2,156	1,922
88	1,425	1,603	1,830	1,618	1,829	1,947	1,738	88	1,584	1,781	2,033	1,799	2,032	2,165	1,931
89	1,437	1,617	1,844	1,632	1,844	1,963	1,753	89	1,596	1,796	2,049	1,814	2,049	2,180	1,947
90	1,450	1,630	1,859	1,646	1,860	1,979	1,769	90	1,611	1,812	2,066	1,830	2,067	2,198	1,965
91	1,461	1,644	1,873	1,660	1,875	1,993	1,783	91	1,624	1,827	2,083	1,845	2,084	2,214	1,981
92	1,473	1,657	1,888	1,673	1,890	2,007	1,797	92	1,636	1,840	2,098	1,859	2,100	2,230	1,997
93	1,483	1,669	1,900	1,685	1,903	2,020	1,809	93	1,648	1,854	2,111	1,872	2,115	2,244	2,010
94	1,493	1,679	1,911	1,696	1,915	2,031	1,821	94	1,658	1,866	2,123	1,884	2,128	2,256	2,023
95	1,501	1,689	1,922	1,705	1,927	2,041	1,832	95	1,668	1,876	2,135	1,895	2,141	2,268	2,035
96	1,510	1,698	1,932	1,715	1,938	2,051	1,842	96	1,677	1,887	2,146	1,906	2,153	2,280	2,047
97	1,518	1,709	1,943	1,726	1,950	2,062	1,853	97	1,688	1,898	2,159	1,918	2,166	2,291	2,059
98	1,528	1,719	1,953	1,736	1,961	2,072	1,864	98	1,697	1,910	2,171	1,929	2,179	2,303	2,071
99	1,537	1,729	1,964	1,746	1,973	2,083	1,875	99	1,708	1,921	2,182	1,940	2,191	2,315	2,083

(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 12/1/08**

**GEORGIA**

FOR USE IN GEORGIA ZIP CODES: 300-303, 313-314

**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	133.17	167.83	188.83	169.50	171.00	195.00	173.33	65	147.92	186.42	209.75	188.25	189.92	216.58	192.58
66	133.17	167.83	188.83	169.50	171.00	195.00	173.33	66	147.92	186.42	209.75	188.25	189.92	216.58	192.58
67	133.17	167.83	188.83	169.50	171.00	195.00	173.33	67	147.92	186.42	209.75	188.25	189.92	216.58	192.58
68	137.67	154.92	183.33	156.42	176.75	197.92	167.92	68	153.00	172.08	203.75	173.83	196.42	219.92	186.67
69	142.00	159.75	188.42	161.33	182.25	202.92	173.25	69	157.75	177.50	209.33	179.25	202.50	225.50	192.50
70	145.67	163.92	192.83	165.58	187.08	207.67	177.75	70	161.92	182.17	214.33	184.00	207.83	230.75	197.67
71	149.25	167.92	197.08	169.67	191.67	212.00	182.25	71	165.92	186.67	219.08	188.50	212.92	235.58	202.42
72	152.42	171.50	200.67	173.25	195.75	215.92	186.08	72	169.42	190.58	223.00	192.50	217.42	239.92	206.75
73	155.50	174.83	203.83	176.58	199.50	219.08	189.67	73	172.67	194.25	226.58	196.17	221.67	243.42	210.67
74	158.00	177.75	206.75	179.50	202.75	222.00	192.67	74	175.58	197.42	229.75	199.42	225.25	246.67	214.17
75	160.08	180.00	209.08	181.75	205.42	224.25	195.17	75	177.83	200.00	232.42	202.00	228.25	249.17	217.00
76	161.92	182.17	211.17	183.92	207.83	226.00	197.58	76	179.83	202.33	234.58	204.33	230.92	251.08	219.42
77	163.50	184.00	213.33	185.83	209.92	227.50	199.58	77	181.67	204.42	237.00	206.42	233.33	252.83	221.67
78	164.92	185.42	214.75	187.25	211.58	228.42	201.25	78	183.17	206.08	238.58	208.17	235.17	253.83	223.50
79	166.17	187.00	216.42	188.83	213.33	229.67	202.75	79	184.75	207.83	240.42	209.83	237.08	255.08	225.33
80	167.58	188.58	217.42	190.42	215.08	230.67	204.42	80	186.25	209.50	241.67	211.58	239.00	256.25	227.17
81	168.75	189.92	218.75	191.75	216.58	232.00	206.00	81	187.58	211.00	242.92	213.17	240.75	257.75	228.92
82	170.08	191.33	219.92	193.17	218.25	233.58	207.42	82	188.92	212.58	244.42	214.67	242.50	259.42	230.58
83	171.33	192.75	221.42	194.67	219.92	235.17	209.08	83	190.50	214.25	246.00	216.33	244.42	261.25	232.42
84	172.58	194.17	222.75	196.08	221.58	236.67	210.58	84	191.75	215.75	247.50	217.92	246.25	263.00	234.00
85	173.83	195.50	223.92	197.42	223.08	238.08	212.00	85	193.17	217.25	248.75	219.33	247.83	264.58	235.58
86	174.83	196.75	225.08	198.67	224.42	239.33	213.33	86	194.25	218.50	250.08	220.75	249.33	266.00	237.08
87	175.92	197.83	226.00	199.75	225.67	240.50	214.50	87	195.33	219.83	251.08	221.92	250.75	267.33	238.33
88	176.75	198.83	226.92	200.75	226.75	241.67	215.58	88	196.25	220.92	252.08	223.00	252.08	268.42	239.50
89	178.17	200.50	228.58	202.42	228.75	243.42	217.42	89	197.92	222.75	254.00	224.92	254.08	270.42	241.67
90	179.75	202.25	230.58	204.25	230.75	245.33	219.33	90	199.67	224.67	256.25	227.00	256.42	272.58	243.75
91	181.25	203.83	232.42	205.92	232.67	247.17	221.08	91	201.33	226.50	258.25	228.83	258.50	274.67	245.75
92	182.58	205.42	234.08	207.42	234.42	248.92	222.83	92	202.83	228.25	260.08	230.58	260.42	276.50	247.58
93	183.92	206.92	235.58	208.92	236.08	250.42	224.42	93	204.33	229.92	261.83	232.17	262.33	278.33	249.33
94	185.08	208.17	237.08	210.25	237.58	251.92	225.75	94	205.58	231.33	263.33	233.67	264.00	279.83	250.92
95	186.17	209.50	238.33	211.50	238.92	253.08	227.17	95	206.92	232.75	264.83	235.00	265.50	281.25	252.33
96	187.25	210.67	239.75	212.75	240.33	254.42	228.50	96	208.08	234.00	266.17	236.42	267.00	282.58	253.83
97	188.42	211.92	240.92	213.92	241.83	255.75	229.83	97	209.25	235.42	267.67	237.75	268.58	284.17	255.42
98	189.42	213.17	242.25	215.25	243.17	257.00	231.17	98	210.50	236.83	269.25	239.17	270.25	285.58	256.83
99	190.58	214.42	243.67	216.50	244.67	258.33	232.58	99	211.83	238.25	270.67	240.67	271.83	287.08	258.33

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 12/1/08**

**GEORGIA**

FOR USE IN GEORGIA ZIP CODES: ALL EXCEPT 300-303, 313-314

**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	102.92	129.67	145.92	131.00	132.08	150.67	133.92	65	114.33	144.08	162.08	145.50	146.75	167.42	148.83
66	102.92	129.67	145.92	131.00	132.08	150.67	133.92	66	114.33	144.08	162.08	145.50	146.75	167.42	148.83
67	102.92	129.67	145.92	131.00	132.08	150.67	133.92	67	114.33	144.08	162.08	145.50	146.75	167.42	148.83
68	106.42	119.75	141.67	120.83	136.58	152.92	129.75	68	118.25	132.92	157.50	134.33	151.83	169.92	144.25
69	109.75	123.50	145.58	124.67	140.83	156.83	133.92	69	121.92	137.17	161.75	138.50	156.50	174.25	148.75
70	112.58	126.67	149.00	127.92	144.58	160.42	137.33	70	125.08	140.75	165.58	142.17	160.58	178.25	152.75
71	115.33	129.75	152.33	131.08	148.08	163.83	140.83	71	128.25	144.25	169.33	145.67	164.58	182.08	156.42
72	117.83	132.50	155.08	133.92	151.25	166.83	143.83	72	130.92	147.25	172.33	148.75	168.00	185.33	159.75
73	120.17	135.08	157.50	136.42	154.17	169.33	146.58	73	133.42	150.08	175.08	151.58	171.25	188.08	162.75
74	122.08	137.33	159.75	138.67	156.67	171.58	148.92	74	135.67	152.58	177.50	154.08	174.00	190.58	165.50
75	123.67	139.08	161.58	140.50	158.75	173.25	150.83	75	137.42	154.58	179.58	156.08	176.42	192.50	167.67
76	125.08	140.75	163.17	142.08	160.58	174.58	152.67	76	139.00	156.33	181.25	157.92	178.42	194.00	169.58
77	126.33	142.17	164.83	143.58	162.25	175.83	154.17	77	140.42	158.00	183.08	159.50	180.25	195.33	171.25
78	127.42	143.33	166.00	144.75	163.50	176.50	155.50	78	141.50	159.25	184.42	160.83	181.67	196.17	172.67
79	128.42	144.50	167.25	145.92	164.83	177.42	156.67	79	142.75	160.58	185.83	162.17	183.17	197.17	174.08
80	129.50	145.67	168.00	147.08	166.17	178.25	158.00	80	143.92	161.83	186.75	163.50	184.67	198.00	175.50
81	130.42	146.75	169.00	148.17	167.42	179.25	159.17	81	144.92	163.08	187.75	164.67	186.00	199.17	176.83
82	131.42	147.83	169.92	149.25	168.67	180.50	160.33	82	146.00	164.25	188.83	165.92	187.33	200.50	178.17
83	132.42	149.00	171.08	150.42	169.92	181.67	161.58	83	147.17	165.50	190.08	167.17	188.83	201.92	179.58
84	133.42	150.00	172.17	151.50	171.17	182.92	162.67	84	148.17	166.75	191.25	168.33	190.25	203.25	180.83
85	134.33	151.08	173.08	152.58	172.42	183.92	163.83	85	149.25	167.92	192.25	169.50	191.50	204.42	182.08
86	135.08	152.00	173.92	153.50	173.42	184.92	164.83	86	150.08	168.83	193.25	170.58	192.67	205.58	183.17
87	135.92	152.83	174.58	154.33	174.42	185.83	165.75	87	150.92	169.83	194.00	171.50	193.75	206.58	184.17
88	136.58	153.67	175.33	155.17	175.25	186.75	166.58	88	151.67	170.75	194.83	172.33	194.83	207.42	185.08
89	137.67	154.92	176.67	156.42	176.75	188.08	168.00	89	152.92	172.17	196.25	173.83	196.33	209.00	186.75
90	138.92	156.25	178.17	157.83	178.25	189.58	169.50	90	154.25	173.58	198.00	175.42	198.08	210.67	188.33
91	140.00	157.50	179.58	159.08	179.75	191.00	170.83	91	155.58	175.00	199.50	176.83	199.75	212.25	189.92
92	141.08	158.75	180.92	160.33	181.08	192.33	172.17	92	156.75	176.42	200.92	178.17	201.25	213.67	191.33
93	142.08	159.83	182.08	161.42	182.42	193.50	173.42	93	157.92	177.67	202.33	179.42	202.75	215.08	192.67
94	143.00	160.83	183.17	162.50	183.58	194.67	174.50	94	158.92	178.75	203.50	180.58	204.00	216.25	193.83
95	143.83	161.83	184.17	163.42	184.58	195.58	175.50	95	159.83	179.83	204.67	181.58	205.17	217.33	195.00
96	144.75	162.75	185.25	164.42	185.75	196.58	176.58	96	160.83	180.83	205.67	182.67	206.33	218.42	196.17
97	145.58	163.75	186.17	165.33	186.83	197.67	177.58	97	161.75	181.92	206.83	183.75	207.58	219.58	197.33
98	146.33	164.67	187.25	166.33	187.92	198.58	178.67	98	162.67	183.00	208.00	184.83	208.83	220.67	198.50
99	147.25	165.67	188.25	167.33	189.08	199.58	179.67	99	163.67	184.08	209.17	185.92	210.00	221.83	199.58

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 12/1/08**

**GEORGIA**

FOR USE IN GEORGIA ZIP CODES: 300-303, 313-314

**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	115.75	145.92	164.17	147.33	148.67	169.50	150.67	65	128.58	162.08	182.42	163.75	165.17	188.42	167.50
66	115.75	145.92	164.17	147.33	148.67	169.50	150.67	66	128.58	162.08	182.42	163.75	165.17	188.42	167.50
67	115.75	145.92	164.17	147.33	148.67	169.50	150.67	67	128.58	162.08	182.42	163.75	165.17	188.42	167.50
68	119.75	134.67	159.50	136.00	153.75	172.17	146.08	68	133.08	149.67	177.17	151.17	170.75	191.25	162.25
69	123.50	138.92	163.83	140.25	158.50	176.50	150.58	69	137.17	154.33	182.08	155.83	176.08	196.17	167.42
70	126.67	142.58	167.75	144.00	162.58	180.58	154.58	70	140.83	158.42	186.42	160.00	180.67	200.67	171.75
71	129.92	146.00	171.42	147.50	166.67	184.33	158.42	71	144.25	162.25	190.50	163.92	185.17	204.92	176.00
72	132.58	149.17	174.50	150.58	170.25	187.75	161.83	72	147.33	165.75	193.92	167.42	189.08	208.58	179.75
73	135.08	152.08	177.25	153.58	173.50	190.50	164.92	73	150.25	168.92	197.00	170.58	192.67	211.67	183.17
74	137.42	154.58	179.75	156.00	176.25	193.00	167.58	74	152.67	171.67	199.75	173.42	195.92	214.50	186.25
75	139.17	156.58	181.75	158.17	178.67	195.00	169.75	75	154.67	173.92	202.00	175.67	198.50	216.67	188.67
76	140.83	158.42	183.58	160.00	180.67	196.50	171.67	76	156.42	176.00	204.08	177.67	200.75	218.42	190.83
77	142.17	160.00	185.42	161.58	182.50	197.83	173.50	77	158.00	177.75	206.08	179.50	202.75	219.83	192.75
78	143.33	161.33	186.75	162.92	184.00	198.67	174.92	78	159.33	179.25	207.50	180.92	204.50	220.75	194.33
79	144.58	162.58	188.17	164.25	185.50	199.67	176.33	79	160.58	180.67	209.17	182.50	206.17	221.83	196.00
80	145.67	163.92	189.08	165.58	187.08	200.58	177.75	80	161.92	182.17	210.08	184.00	207.83	222.83	197.58
81	146.83	165.08	190.08	166.75	188.42	201.75	179.08	81	163.17	183.50	211.33	185.25	209.33	224.17	198.92
82	147.83	166.42	191.25	168.00	189.75	203.08	180.42	82	164.25	184.83	212.50	186.67	210.83	225.67	200.50
83	149.00	167.67	192.50	169.33	191.33	204.50	181.75	83	165.67	186.25	213.92	188.08	212.50	227.17	202.00
84	150.08	168.83	193.67	170.50	192.67	205.83	183.17	84	166.75	187.67	215.25	189.50	214.08	228.75	203.50
85	151.17	170.08	194.67	171.67	194.00	207.00	184.42	85	167.83	188.92	216.33	190.75	215.50	230.08	204.75
86	152.08	171.08	195.75	172.67	195.17	208.08	185.42	86	168.83	190.00	217.42	191.92	216.83	231.25	206.08
87	152.92	172.00	196.50	173.75	196.17	209.08	186.58	87	169.92	191.17	218.25	193.00	218.08	232.50	207.25
88	153.75	172.92	197.33	174.50	197.25	210.00	187.50	88	170.75	192.08	219.25	194.00	219.08	233.50	208.25
89	154.92	174.33	198.83	176.00	198.83	211.67	189.00	89	172.17	193.67	220.92	195.58	220.92	235.17	210.00
90	156.42	175.83	200.50	177.58	200.58	213.42	190.75	90	173.75	195.42	222.75	197.33	222.92	237.08	211.92
91	157.58	177.25	202.00	179.00	202.25	215.00	192.33	91	175.17	197.00	224.58	198.92	224.75	238.83	213.67
92	158.83	178.67	203.58	180.42	203.75	216.42	193.75	92	176.50	198.50	226.25	200.50	226.50	240.50	215.33
93	160.00	179.92	204.92	181.67	205.25	217.83	195.08	93	177.75	199.92	227.58	201.83	228.08	242.00	216.83
94	161.00	181.08	206.08	182.92	206.50	219.00	196.33	94	178.83	201.25	229.00	203.17	229.50	243.25	218.17
95	161.92	182.17	207.25	183.92	207.83	220.08	197.58	95	179.83	202.33	230.25	204.33	230.92	244.58	219.42
96	162.83	183.17	208.33	185.00	209.00	221.17	198.67	96	180.83	203.50	231.50	205.50	232.17	245.83	220.75
97	163.75	184.25	209.58	186.08	210.25	222.42	199.83	97	182.08	204.67	232.83	206.83	233.58	247.08	222.00
98	164.83	185.33	210.67	187.17	211.50	223.50	201.00	98	183.08	206.00	234.08	208.00	235.00	248.33	223.42
99	165.75	186.42	211.83	188.25	212.75	224.67	202.25	99	184.17	207.17	235.33	209.17	236.33	249.58	224.67

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 12/1/08**

**GEORGIA**

FOR USE IN GEORGIA ZIP CODES: ALL EXCEPT 300-303, 313-314

**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	89.50	112.75	126.83	113.83	114.92	131.00	116.42	65	99.42	125.25	141.00	126.50	127.67	145.58	129.42
66	89.50	112.75	126.83	113.83	114.92	131.00	116.42	66	99.42	125.25	141.00	126.50	127.67	145.58	129.42
67	89.50	112.75	126.83	113.83	114.92	131.00	116.42	67	99.42	125.25	141.00	126.50	127.67	145.58	129.42
68	92.50	104.08	123.25	105.08	118.75	133.00	112.92	68	102.83	115.67	136.92	116.83	132.00	147.75	125.42
69	95.42	107.33	126.58	108.42	122.50	136.33	116.42	69	106.00	119.25	140.67	120.42	136.08	151.58	129.33
70	97.92	110.17	129.67	111.25	125.67	139.58	119.42	70	108.83	122.42	144.08	123.58	139.58	155.08	132.75
71	100.33	112.83	132.50	114.00	128.75	142.42	122.42	71	111.50	125.42	147.17	126.67	143.08	158.33	136.00
72	102.42	115.25	134.83	116.42	131.50	145.08	125.00	72	113.83	128.08	149.83	129.33	146.17	161.17	138.92
73	104.42	117.50	137.00	118.67	134.08	147.17	127.42	73	116.08	130.58	152.25	131.83	148.92	163.58	141.50
74	106.17	119.42	138.92	120.58	136.25	149.08	129.50	74	117.92	132.67	154.33	134.00	151.33	165.75	143.92
75	107.50	121.00	140.50	122.17	138.08	150.67	131.17	75	119.50	134.33	156.08	135.75	153.33	167.42	145.75
76	108.83	122.42	141.92	123.58	139.58	151.83	132.67	76	120.83	136.00	157.67	137.25	155.17	168.83	147.50
77	109.83	123.58	143.33	124.92	141.00	152.83	134.08	77	122.08	137.33	159.25	138.67	156.67	169.83	149.00
78	110.75	124.67	144.25	125.83	142.17	153.50	135.17	78	123.08	138.50	160.33	139.83	158.00	170.58	150.17
79	111.67	125.67	145.42	126.92	143.33	154.25	136.25	79	124.08	139.58	161.67	141.00	159.33	171.42	151.42
80	112.58	126.67	146.17	127.92	144.58	155.00	137.33	80	125.08	140.75	162.33	142.17	160.58	172.17	152.67
81	113.50	127.58	146.92	128.83	145.58	155.92	138.42	81	126.08	141.83	163.25	143.17	161.75	173.17	153.75
82	114.25	128.58	147.75	129.83	146.67	156.92	139.42	82	126.92	142.83	164.17	144.25	162.92	174.42	154.92
83	115.08	129.58	148.75	130.83	147.83	158.00	140.50	83	128.00	143.92	165.33	145.33	164.17	175.50	156.08
84	115.92	130.50	149.67	131.75	148.92	159.00	141.50	84	128.83	145.00	166.33	146.42	165.42	176.75	157.25
85	116.83	131.42	150.42	132.67	149.92	159.92	142.50	85	129.67	146.00	167.17	147.42	166.50	177.83	158.25
86	117.50	132.17	151.25	133.42	150.83	160.83	143.33	86	130.50	146.83	168.00	148.33	167.50	178.75	159.25
87	118.17	132.92	151.83	134.25	151.58	161.58	144.17	87	131.33	147.67	168.67	149.08	168.50	179.67	160.17
88	118.75	133.58	152.50	134.83	152.42	162.25	144.83	88	132.00	148.42	169.42	149.92	169.33	180.42	160.92
89	119.75	134.75	153.67	136.00	153.67	163.58	146.08	89	133.00	149.67	170.75	151.17	170.75	181.67	162.25
90	120.83	135.83	154.92	137.17	155.00	164.92	147.42	90	134.25	151.00	172.17	152.50	172.25	183.17	163.75
91	121.75	137.00	156.08	138.33	156.25	166.08	148.58	91	135.33	152.25	173.58	153.75	173.67	184.50	165.08
92	122.75	138.08	157.33	139.42	157.50	167.25	149.75	92	136.33	153.33	174.83	154.92	175.00	185.83	166.42
93	123.58	139.08	158.33	140.42	158.58	168.33	150.75	93	137.33	154.50	175.92	156.00	176.25	187.00	167.50
94	124.42	139.92	159.25	141.33	159.58	169.25	151.75	94	138.17	155.50	176.92	157.00	177.33	188.00	168.58
95	125.08	140.75	160.17	142.08	160.58	170.08	152.67	95	139.00	156.33	177.92	157.92	178.42	189.00	169.58
96	125.83	141.50	161.00	142.92	161.50	170.92	153.50	96	139.75	157.25	178.83	158.83	179.42	190.00	170.58
97	126.50	142.42	161.92	143.83	162.50	171.83	154.42	97	140.67	158.17	179.92	159.83	180.50	190.92	171.58
98	127.33	143.25	162.75	144.67	163.42	172.67	155.33	98	141.42	159.17	180.92	160.75	181.58	191.92	172.58
99	128.08	144.08	163.67	145.50	164.42	173.58	156.25	99	142.33	160.08	181.83	161.67	182.58	192.92	173.58

(Add \$25 One-time Policy Fee)