

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

IOWA

FOR USE IN IOWA ZIP CODES: 503, 507

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
65	1,274	1,604	1,805	1,620	1,635	1,865	1,658	65	1,415	1,783	2,005	1,800	1,816	2,070	1,841
66	1,274	1,604	1,805	1,620	1,635	1,865	1,658	66	1,415	1,783	2,005	1,800	1,816	2,070	1,841
67	1,274	1,604	1,805	1,620	1,635	1,865	1,658	67	1,415	1,783	2,005	1,800	1,816	2,070	1,841
68	1,327	1,672	1,885	1,689	1,703	1,942	1,727	68	1,474	1,858	2,094	1,876	1,892	2,157	1,918
69	1,386	1,747	1,962	1,764	1,780	2,017	1,805	69	1,541	1,942	2,180	1,960	1,977	2,242	2,005
70	1,441	1,816	2,036	1,835	1,851	2,092	1,876	70	1,602	2,019	2,262	2,038	2,056	2,323	2,085
71	1,497	1,885	2,108	1,904	1,921	2,164	1,947	71	1,663	2,096	2,342	2,115	2,134	2,405	2,165
72	1,548	1,950	2,174	1,970	1,988	2,232	2,015	72	1,720	2,168	2,416	2,189	2,209	2,479	2,240
73	1,598	2,013	2,234	2,033	2,050	2,292	2,079	73	1,775	2,236	2,484	2,258	2,278	2,548	2,310
74	1,643	2,070	2,294	2,091	2,109	2,351	2,138	74	1,826	2,301	2,550	2,323	2,344	2,613	2,376
75	1,684	2,123	2,349	2,144	2,163	2,405	2,193	75	1,872	2,360	2,609	2,382	2,404	2,672	2,437
76	1,724	2,171	2,397	2,193	2,212	2,450	2,243	76	1,915	2,412	2,664	2,437	2,459	2,721	2,493
77	1,761	2,218	2,450	2,241	2,259	2,494	2,291	77	1,957	2,465	2,721	2,489	2,510	2,771	2,545
78	1,795	2,261	2,494	2,284	2,303	2,531	2,335	78	1,993	2,512	2,771	2,538	2,559	2,813	2,595
79	1,826	2,300	2,536	2,323	2,344	2,567	2,376	79	2,030	2,556	2,817	2,582	2,604	2,852	2,640
80	1,856	2,338	2,569	2,361	2,382	2,599	2,416	80	2,061	2,598	2,853	2,624	2,646	2,888	2,683
81	1,882	2,372	2,600	2,395	2,416	2,633	2,450	81	2,091	2,635	2,890	2,661	2,684	2,926	2,721
82	1,906	2,404	2,632	2,427	2,449	2,668	2,482	82	2,120	2,671	2,925	2,697	2,720	2,963	2,759
83	1,932	2,434	2,662	2,459	2,479	2,699	2,514	83	2,147	2,705	2,958	2,731	2,756	3,000	2,794
84	1,956	2,464	2,692	2,489	2,510	2,730	2,545	84	2,173	2,738	2,991	2,765	2,790	3,034	2,828
85	1,979	2,494	2,720	2,519	2,540	2,761	2,575	85	2,199	2,771	3,023	2,797	2,823	3,068	2,862
86	2,001	2,521	2,747	2,545	2,569	2,790	2,604	86	2,223	2,802	3,053	2,828	2,853	3,100	2,894
87	2,022	2,549	2,773	2,573	2,596	2,817	2,631	87	2,246	2,831	3,080	2,860	2,884	3,131	2,925
88	2,043	2,573	2,797	2,599	2,622	2,842	2,659	88	2,269	2,860	3,109	2,888	2,913	3,159	2,954
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. 12/08 IA

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

IOWA

FOR USE IN IOWA ZIP CODES: ALL EXCEPT 503, 507

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
65	1,042	1,312	1,477	1,326	1,337	1,526	1,356	65	1,157	1,459	1,641	1,472	1,486	1,694	1,507
66	1,042	1,312	1,477	1,326	1,337	1,526	1,356	66	1,157	1,459	1,641	1,472	1,486	1,694	1,507
67	1,042	1,312	1,477	1,326	1,337	1,526	1,356	67	1,157	1,459	1,641	1,472	1,486	1,694	1,507
68	1,085	1,368	1,543	1,382	1,393	1,589	1,413	68	1,206	1,520	1,714	1,535	1,548	1,765	1,570
69	1,134	1,429	1,606	1,444	1,456	1,651	1,477	69	1,261	1,589	1,784	1,604	1,617	1,834	1,641
70	1,179	1,486	1,666	1,501	1,515	1,712	1,535	70	1,310	1,652	1,850	1,668	1,682	1,901	1,706
71	1,225	1,543	1,724	1,558	1,571	1,770	1,593	71	1,361	1,715	1,916	1,731	1,746	1,967	1,771
72	1,266	1,596	1,778	1,612	1,626	1,826	1,649	72	1,408	1,774	1,976	1,791	1,807	2,029	1,832
73	1,308	1,647	1,828	1,663	1,678	1,876	1,701	73	1,453	1,830	2,032	1,848	1,864	2,084	1,890
74	1,345	1,694	1,877	1,711	1,725	1,923	1,750	74	1,494	1,883	2,086	1,901	1,918	2,138	1,944
75	1,378	1,737	1,922	1,754	1,769	1,967	1,795	75	1,532	1,931	2,135	1,949	1,967	2,186	1,994
76	1,410	1,777	1,961	1,795	1,810	2,004	1,835	76	1,567	1,974	2,180	1,994	2,012	2,227	2,039
77	1,441	1,814	2,004	1,833	1,849	2,040	1,875	77	1,601	2,017	2,227	2,037	2,054	2,267	2,083
78	1,469	1,850	2,040	1,868	1,885	2,071	1,911	78	1,631	2,056	2,267	2,076	2,093	2,301	2,123
79	1,494	1,882	2,075	1,901	1,918	2,101	1,944	79	1,661	2,092	2,305	2,112	2,130	2,334	2,160
80	1,518	1,913	2,102	1,931	1,949	2,127	1,976	80	1,687	2,126	2,335	2,147	2,165	2,363	2,195
81	1,540	1,940	2,128	1,959	1,976	2,155	2,004	81	1,711	2,156	2,364	2,177	2,196	2,394	2,227
82	1,560	1,967	2,154	1,985	2,003	2,183	2,030	82	1,734	2,185	2,393	2,207	2,226	2,425	2,257
83	1,580	1,992	2,178	2,012	2,029	2,209	2,057	83	1,757	2,213	2,420	2,235	2,255	2,454	2,286
84	1,600	2,016	2,202	2,037	2,054	2,234	2,083	84	1,778	2,240	2,447	2,263	2,282	2,482	2,314
85	1,619	2,040	2,226	2,061	2,078	2,259	2,107	85	1,799	2,267	2,473	2,289	2,309	2,510	2,342
86	1,637	2,063	2,247	2,083	2,102	2,282	2,130	86	1,819	2,292	2,498	2,314	2,335	2,536	2,368
87	1,654	2,085	2,269	2,105	2,124	2,305	2,153	87	1,838	2,317	2,520	2,340	2,360	2,561	2,393
88	1,671	2,105	2,289	2,127	2,146	2,326	2,175	88	1,857	2,340	2,543	2,363	2,383	2,585	2,417
89	1,688	2,126	2,309	2,147	2,165	2,346	2,196	89	1,874	2,362	2,565	2,385	2,406	2,607	2,440
90	1,702	2,144	2,328	2,165	2,184	2,365	2,215	90	1,891	2,382	2,588	2,407	2,427	2,628	2,462
91	1,715	2,162	2,346	2,183	2,202	2,382	2,233	91	1,906	2,402	2,608	2,426	2,447	2,648	2,481
92	1,729	2,178	2,364	2,200	2,219	2,399	2,250	92	1,921	2,420	2,626	2,444	2,466	2,665	2,500
93	1,741	2,194	2,380	2,215	2,235	2,415	2,265	93	1,934	2,438	2,644	2,462	2,483	2,683	2,517
94	1,752	2,208	2,394	2,230	2,249	2,428	2,281	94	1,947	2,453	2,660	2,478	2,499	2,697	2,534
95	1,762	2,221	2,407	2,243	2,262	2,440	2,294	95	1,958	2,468	2,674	2,492	2,514	2,711	2,549
96	1,773	2,234	2,420	2,256	2,275	2,453	2,308	96	1,970	2,481	2,688	2,507	2,528	2,724	2,563
97	1,784	2,247	2,433	2,269	2,289	2,465	2,321	97	1,981	2,496	2,703	2,522	2,543	2,739	2,579
98	1,794	2,260	2,446	2,282	2,303	2,478	2,335	98	1,993	2,512	2,719	2,536	2,559	2,753	2,595
99	1,804	2,273	2,460	2,296	2,317	2,490	2,348	99	2,005	2,526	2,733	2,552	2,573	2,768	2,609

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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IOWA

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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
65	1,108	1,395	1,570	1,409	1,421	1,620	1,441	65	1,231	1,550	1,744	1,565	1,579	1,801	1,602
66	1,108	1,395	1,570	1,409	1,421	1,620	1,441	66	1,231	1,550	1,744	1,565	1,579	1,801	1,602
67	1,108	1,395	1,570	1,409	1,421	1,620	1,441	67	1,231	1,550	1,744	1,565	1,579	1,801	1,602
68	1,154	1,454	1,639	1,469	1,482	1,689	1,502	68	1,282	1,616	1,822	1,631	1,646	1,876	1,668
69	1,206	1,519	1,706	1,533	1,547	1,755	1,570	69	1,340	1,689	1,896	1,705	1,719	1,949	1,742
70	1,253	1,580	1,770	1,595	1,608	1,818	1,631	70	1,393	1,755	1,967	1,772	1,788	2,021	1,813
71	1,301	1,639	1,833	1,657	1,670	1,882	1,694	71	1,445	1,823	2,036	1,840	1,856	2,091	1,882
72	1,346	1,696	1,890	1,713	1,728	1,942	1,752	72	1,496	1,885	2,100	1,903	1,920	2,156	1,947
73	1,389	1,750	1,944	1,768	1,783	1,993	1,808	73	1,543	1,945	2,159	1,964	1,980	2,214	2,009
74	1,429	1,801	1,994	1,818	1,835	2,045	1,859	74	1,587	2,001	2,217	2,021	2,037	2,272	2,066
75	1,465	1,846	2,043	1,865	1,881	2,091	1,906	75	1,628	2,052	2,269	2,072	2,090	2,322	2,119
76	1,498	1,888	2,085	1,906	1,924	2,130	1,950	76	1,665	2,098	2,317	2,120	2,137	2,366	2,167
77	1,531	1,929	2,130	1,948	1,965	2,168	1,992	77	1,702	2,143	2,366	2,165	2,184	2,409	2,213
78	1,561	1,966	2,168	1,986	2,003	2,201	2,032	78	1,735	2,185	2,409	2,207	2,225	2,446	2,257
79	1,587	2,001	2,204	2,020	2,037	2,232	2,066	79	1,764	2,223	2,450	2,244	2,264	2,481	2,296
80	1,614	2,033	2,233	2,053	2,070	2,261	2,099	80	1,793	2,258	2,482	2,281	2,301	2,511	2,333
81	1,637	2,063	2,262	2,082	2,100	2,290	2,130	81	1,818	2,291	2,512	2,314	2,334	2,544	2,366
82	1,659	2,090	2,289	2,110	2,129	2,319	2,158	82	1,843	2,322	2,543	2,345	2,365	2,577	2,399
83	1,680	2,118	2,316	2,137	2,156	2,347	2,186	83	1,867	2,352	2,572	2,375	2,396	2,608	2,430
84	1,702	2,143	2,341	2,165	2,182	2,375	2,213	84	1,890	2,380	2,600	2,405	2,426	2,639	2,460
85	1,720	2,168	2,365	2,189	2,209	2,401	2,240	85	1,912	2,409	2,628	2,433	2,454	2,668	2,489
86	1,740	2,192	2,389	2,214	2,233	2,426	2,264	86	1,933	2,437	2,654	2,461	2,482	2,696	2,516
87	1,758	2,215	2,410	2,239	2,257	2,450	2,288	87	1,955	2,462	2,679	2,486	2,508	2,721	2,542
88	1,777	2,239	2,433	2,259	2,280	2,472	2,312	88	1,973	2,486	2,703	2,511	2,533	2,747	2,569
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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IOWA

FOR USE IN IOWA ZIP CODES: ALL EXCEPT 503, 507

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
65	906	1,141	1,284	1,153	1,163	1,326	1,179	65	1,007	1,268	1,427	1,281	1,292	1,473	1,310
66	906	1,141	1,284	1,153	1,163	1,326	1,179	66	1,007	1,268	1,427	1,281	1,292	1,473	1,310
67	906	1,141	1,284	1,153	1,163	1,326	1,179	67	1,007	1,268	1,427	1,281	1,292	1,473	1,310
68	944	1,190	1,341	1,202	1,212	1,382	1,229	68	1,049	1,322	1,490	1,335	1,346	1,535	1,364
69	986	1,243	1,396	1,255	1,265	1,436	1,284	69	1,096	1,382	1,552	1,395	1,407	1,595	1,426
70	1,025	1,292	1,448	1,305	1,316	1,488	1,335	70	1,139	1,436	1,609	1,450	1,463	1,653	1,483
71	1,065	1,341	1,499	1,355	1,366	1,540	1,386	71	1,183	1,491	1,666	1,506	1,518	1,711	1,540
72	1,102	1,388	1,546	1,401	1,414	1,589	1,434	72	1,224	1,543	1,718	1,557	1,571	1,764	1,593
73	1,137	1,432	1,590	1,446	1,459	1,631	1,480	73	1,263	1,591	1,767	1,607	1,620	1,812	1,643
74	1,169	1,473	1,632	1,488	1,501	1,673	1,521	74	1,299	1,637	1,814	1,653	1,667	1,859	1,690
75	1,199	1,510	1,671	1,526	1,539	1,711	1,560	75	1,332	1,679	1,857	1,696	1,710	1,900	1,733
76	1,226	1,544	1,706	1,560	1,574	1,742	1,596	76	1,363	1,716	1,895	1,734	1,749	1,936	1,773
77	1,253	1,579	1,742	1,594	1,607	1,774	1,630	77	1,392	1,753	1,936	1,771	1,787	1,971	1,811
78	1,277	1,608	1,774	1,625	1,639	1,801	1,662	78	1,419	1,787	1,971	1,805	1,821	2,002	1,847
79	1,299	1,637	1,804	1,652	1,667	1,826	1,690	79	1,444	1,819	2,004	1,836	1,852	2,030	1,878
80	1,320	1,663	1,827	1,679	1,694	1,850	1,717	80	1,467	1,848	2,030	1,867	1,883	2,055	1,909
81	1,339	1,688	1,850	1,704	1,718	1,874	1,742	81	1,488	1,875	2,056	1,894	1,910	2,082	1,936
82	1,357	1,710	1,873	1,726	1,742	1,897	1,766	82	1,508	1,900	2,081	1,919	1,935	2,109	1,963
83	1,374	1,733	1,895	1,749	1,764	1,921	1,788	83	1,527	1,924	2,104	1,943	1,960	2,134	1,988
84	1,392	1,753	1,915	1,771	1,786	1,943	1,811	84	1,546	1,948	2,128	1,967	1,985	2,159	2,012
85	1,408	1,774	1,935	1,791	1,807	1,965	1,832	85	1,564	1,971	2,150	1,991	2,008	2,183	2,037
86	1,424	1,794	1,955	1,812	1,827	1,985	1,852	86	1,581	1,994	2,172	2,013	2,030	2,206	2,058
87	1,438	1,813	1,972	1,832	1,847	2,004	1,872	87	1,599	2,014	2,192	2,034	2,052	2,227	2,080
88	1,454	1,832	1,991	1,849	1,866	2,022	1,892	88	1,615	2,034	2,211	2,055	2,073	2,247	2,102
89	1,467	1,849	2,008	1,867	1,883	2,040	1,909	89	1,630	2,054	2,231	2,075	2,092	2,267	2,121
90	1,481	1,864	2,025	1,883	1,899	2,057	1,927	90	1,644	2,073	2,249	2,093	2,111	2,285	2,140
91	1,492	1,880	2,040	1,898	1,915	2,073	1,942	91	1,658	2,089	2,268	2,110	2,128	2,301	2,158
92	1,504	1,895	2,056	1,913	1,930	2,086	1,957	92	1,671	2,104	2,284	2,126	2,144	2,318	2,174
93	1,515	1,908	2,069	1,927	1,943	2,100	1,970	93	1,682	2,120	2,299	2,140	2,159	2,333	2,189
94	1,524	1,920	2,081	1,940	1,956	2,111	1,983	94	1,693	2,134	2,312	2,154	2,174	2,345	2,203
95	1,533	1,931	2,093	1,949	1,967	2,122	1,994	95	1,703	2,146	2,325	2,166	2,186	2,357	2,216
96	1,542	1,942	2,104	1,961	1,979	2,133	2,006	96	1,713	2,158	2,337	2,179	2,199	2,370	2,228
97	1,551	1,954	2,116	1,973	1,991	2,143	2,018	97	1,724	2,171	2,352	2,192	2,211	2,381	2,243
98	1,560	1,966	2,128	1,985	2,003	2,154	2,030	98	1,733	2,184	2,364	2,206	2,225	2,394	2,256
99	1,569	1,977	2,139	1,996	2,014	2,165	2,042	99	1,744	2,197	2,377	2,219	2,237	2,406	2,269

(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 12/1/08

IOWA

FOR USE IN IOWA ZIP CODES: 503, 507

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
65	106.17	133.67	150.42	135.00	136.25	155.42	138.17	65	117.92	148.58	167.08	150.00	151.33	172.50	153.42
66	106.17	133.67	150.42	135.00	136.25	155.42	138.17	66	117.92	148.58	167.08	150.00	151.33	172.50	153.42
67	106.17	133.67	150.42	135.00	136.25	155.42	138.17	67	117.92	148.58	167.08	150.00	151.33	172.50	153.42
68	110.58	139.33	157.08	140.75	141.92	161.83	143.92	68	122.83	154.83	174.50	156.33	157.67	179.75	159.83
69	115.50	145.58	163.50	147.00	148.33	168.08	150.42	69	128.42	161.83	181.67	163.33	164.75	186.83	167.08
70	120.08	151.33	169.67	152.92	154.25	174.33	156.33	70	133.50	168.25	188.50	169.83	171.33	193.58	173.75
71	124.75	157.08	175.67	158.67	160.08	180.33	162.25	71	138.58	174.67	195.17	176.25	177.83	200.42	180.42
72	129.00	162.50	181.17	164.17	165.67	186.00	167.92	72	143.33	180.67	201.33	182.42	184.08	206.58	186.67
73	133.17	167.75	186.17	169.42	170.83	191.00	173.25	73	147.92	186.33	207.00	188.17	189.83	212.33	192.50
74	136.92	172.50	191.17	174.25	175.75	195.92	178.17	74	152.17	191.75	212.50	193.58	195.33	217.75	198.00
75	140.33	176.92	195.75	178.67	180.25	200.42	182.75	75	156.00	196.67	217.42	198.50	200.33	222.67	203.08
76	143.67	180.92	199.75	182.75	184.33	204.17	186.92	76	159.58	201.00	222.00	203.08	204.92	226.75	207.75
77	146.75	184.83	204.17	186.75	188.25	207.83	190.92	77	163.08	205.42	226.75	207.42	209.17	230.92	212.08
78	149.58	188.42	207.83	190.33	191.92	210.92	194.58	78	166.08	209.33	230.92	211.50	213.25	234.42	216.25
79	152.17	191.67	211.33	193.58	195.33	213.92	198.00	79	169.17	213.00	234.75	215.17	217.00	237.67	220.00
80	154.67	194.83	214.08	196.75	198.50	216.58	201.33	80	171.75	216.50	237.75	218.67	220.50	240.67	223.58
81	156.83	197.67	216.67	199.58	201.33	219.42	204.17	81	174.25	219.58	240.83	221.75	223.67	243.83	226.75
82	158.83	200.33	219.33	202.25	204.08	222.33	206.83	82	176.67	222.58	243.75	224.75	226.67	246.92	229.92
83	161.00	202.83	221.83	204.92	206.58	224.92	209.50	83	178.92	225.42	246.50	227.58	229.67	250.00	232.83
84	163.00	205.33	224.33	207.42	209.17	227.50	212.08	84	181.08	228.17	249.25	230.42	232.50	252.83	235.67
85	164.92	207.83	226.67	209.92	211.67	230.08	214.58	85	183.25	230.92	251.92	233.08	235.25	255.67	238.50
86	166.75	210.08	228.92	212.08	214.08	232.50	217.00	86	185.25	233.50	254.42	235.67	237.75	258.33	241.17
87	168.50	212.42	231.08	214.42	216.33	234.75	219.25	87	187.17	235.92	256.67	238.33	240.33	260.92	243.75
88	170.25	214.42	233.08	216.58	218.50	236.83	221.58	88	189.08	238.33	259.08	240.67	242.75	263.25	246.17
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 ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/08

IOWA

FOR USE IN IOWA ZIP CODES: ALL EXCEPT 503, 507

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
65	86.83	109.33	123.08	110.50	111.42	127.17	113.00	65	96.42	121.58	136.75	122.67	123.83	141.17	125.58
66	86.83	109.33	123.08	110.50	111.42	127.17	113.00	66	96.42	121.58	136.75	122.67	123.83	141.17	125.58
67	86.83	109.33	123.08	110.50	111.42	127.17	113.00	67	96.42	121.58	136.75	122.67	123.83	141.17	125.58
68	90.42	114.00	128.58	115.17	116.08	132.42	117.75	68	100.50	126.67	142.83	127.92	129.00	147.08	130.83
69	94.50	119.08	133.83	120.33	121.33	137.58	123.08	69	105.08	132.42	148.67	133.67	134.75	152.83	136.75
70	98.25	123.83	138.83	125.08	126.25	142.67	127.92	70	109.17	137.67	154.17	139.00	140.17	158.42	142.17
71	102.08	128.58	143.67	129.83	130.92	147.50	132.75	71	113.42	142.92	159.67	144.25	145.50	163.92	147.58
72	105.50	133.00	148.17	134.33	135.50	152.17	137.42	72	117.33	147.83	164.67	149.25	150.58	169.08	152.67
73	109.00	137.25	152.33	138.58	139.83	156.33	141.75	73	121.08	152.50	169.33	154.00	155.33	173.67	157.50
74	112.08	141.17	156.42	142.58	143.75	160.25	145.83	74	124.50	156.92	173.83	158.42	159.83	178.17	162.00
75	114.83	144.75	160.17	146.17	147.42	163.92	149.58	75	127.67	160.92	177.92	162.42	163.92	182.17	166.17
76	117.50	148.08	163.42	149.58	150.83	167.00	152.92	76	130.58	164.50	181.67	166.17	167.67	185.58	169.92
77	120.08	151.17	167.00	152.75	154.08	170.00	156.25	77	133.42	168.08	185.58	169.75	171.17	188.92	173.58
78	122.42	154.17	170.00	155.67	157.08	172.58	159.25	78	135.92	171.33	188.92	173.00	174.42	191.75	176.92
79	124.50	156.83	172.92	158.42	159.83	175.08	162.00	79	138.42	174.33	192.08	176.00	177.50	194.50	180.00
80	126.50	159.42	175.17	160.92	162.42	177.25	164.67	80	140.58	177.17	194.58	178.92	180.42	196.92	182.92
81	128.33	161.67	177.33	163.25	164.67	179.58	167.00	81	142.58	179.67	197.00	181.42	183.00	199.50	185.58
82	130.00	163.92	179.50	165.42	166.92	181.92	169.17	82	144.50	182.08	199.42	183.92	185.50	202.08	188.08
83	131.67	166.00	181.50	167.67	169.08	184.08	171.42	83	146.42	184.42	201.67	186.25	187.92	204.50	190.50
84	133.33	168.00	183.50	169.75	171.17	186.17	173.58	84	148.17	186.67	203.92	188.58	190.17	206.83	192.83
85	134.92	170.00	185.50	171.75	173.17	188.25	175.58	85	149.92	188.92	206.08	190.75	192.42	209.17	195.17
86	136.42	171.92	187.25	173.58	175.17	190.17	177.50	86	151.58	191.00	208.17	192.83	194.58	211.33	197.33
87	137.83	173.75	189.08	175.42	177.00	192.08	179.42	87	153.17	193.08	210.00	195.00	196.67	213.42	199.42
88	139.25	175.42	190.75	177.25	178.83	193.83	181.25	88	154.75	195.00	211.92	196.92	198.58	215.42	201.42
89	140.67	177.17	192.42	178.92	180.42	195.50	183.00	89	156.17	196.83	213.75	198.75	200.50	217.25	203.33
90	141.83	178.67	194.00	180.42	182.00	197.08	184.58	90	157.58	198.50	215.67	200.58	202.25	219.00	205.17
91	142.92	180.17	195.50	181.92	183.50	198.50	186.08	91	158.83	200.17	217.33	202.17	203.92	220.67	206.75
92	144.08	181.50	197.00	183.33	184.92	199.92	187.50	92	160.08	201.67	218.83	203.67	205.50	222.08	208.33
93	145.08	182.83	198.33	184.58	186.25	201.25	188.75	93	161.17	203.17	220.33	205.17	206.92	223.58	209.75
94	146.00	184.00	199.50	185.83	187.42	202.33	190.08	94	162.25	204.42	221.67	206.50	208.25	224.75	211.17
95	146.83	185.08	200.58	186.92	188.50	203.33	191.17	95	163.17	205.67	222.83	207.67	209.50	225.92	212.42
96	147.75	186.17	201.67	188.00	189.58	204.42	192.33	96	164.17	206.75	224.00	208.92	210.67	227.00	213.58
97	148.67	187.25	202.75	189.08	190.75	205.42	193.42	97	165.08	208.00	225.25	210.17	211.92	228.25	214.92
98	149.50	188.33	203.83	190.17	191.92	206.50	194.58	98	166.08	209.33	226.58	211.33	213.25	229.42	216.25
99	150.33	189.42	205.00	191.33	193.08	207.50	195.67	99	167.08	210.50	227.75	212.67	214.42	230.67	217.42

(Add \$25 One-time Policy Fee)

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

IOWA

FOR USE IN IOWA ZIP CODES: 503, 507

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
65	92.33	116.25	130.83	117.42	118.42	135.00	120.08	65	102.58	129.17	145.33	130.42	131.58	150.08	133.50
66	92.33	116.25	130.83	117.42	118.42	135.00	120.08	66	102.58	129.17	145.33	130.42	131.58	150.08	133.50
67	92.33	116.25	130.83	117.42	118.42	135.00	120.08	67	102.58	129.17	145.33	130.42	131.58	150.08	133.50
68	96.17	121.17	136.58	122.42	123.50	140.75	125.17	68	106.83	134.67	151.83	135.92	137.17	156.33	139.00
69	100.50	126.58	142.17	127.75	128.92	146.25	130.83	69	111.67	140.75	158.00	142.08	143.25	162.42	145.17
70	104.42	131.67	147.50	132.92	134.00	151.50	135.92	70	116.08	146.25	163.92	147.67	149.00	168.42	151.08
71	108.42	136.58	152.75	138.08	139.17	156.83	141.17	71	120.42	151.92	169.67	153.33	154.67	174.25	156.83
72	112.17	141.33	157.50	142.75	144.00	161.83	146.00	72	124.67	157.08	175.00	158.58	160.00	179.67	162.25
73	115.75	145.83	162.00	147.33	148.58	166.08	150.67	73	128.58	162.08	179.92	163.67	165.00	184.50	167.42
74	119.08	150.08	166.17	151.50	152.92	170.42	154.92	74	132.25	166.75	184.75	168.42	169.75	189.33	172.17
75	122.08	153.83	170.25	155.42	156.75	174.25	158.83	75	135.67	171.00	189.08	172.67	174.17	193.50	176.58
76	124.83	157.33	173.75	158.83	160.33	177.50	162.50	76	138.75	174.83	193.08	176.67	178.08	197.17	180.58
77	127.58	160.75	177.50	162.33	163.75	180.67	166.00	77	141.83	178.58	197.17	180.42	182.00	200.75	184.42
78	130.08	163.83	180.67	165.50	166.92	183.42	169.33	78	144.58	182.08	200.75	183.92	185.42	203.83	188.08
79	132.25	166.75	183.67	168.33	169.75	186.00	172.17	79	147.00	185.25	204.17	187.00	188.67	206.75	191.33
80	134.50	169.42	186.08	171.08	172.50	188.42	174.92	80	149.42	188.17	206.83	190.08	191.75	209.25	194.42
81	136.42	171.92	188.50	173.50	175.00	190.83	177.50	81	151.50	190.92	209.33	192.83	194.50	212.00	197.17
82	138.25	174.17	190.75	175.83	177.42	193.25	179.83	82	153.58	193.50	211.92	195.42	197.08	214.75	199.92
83	140.00	176.50	193.00	178.08	179.67	195.58	182.17	83	155.58	196.00	214.33	197.92	199.67	217.33	202.50
84	141.83	178.58	195.08	180.42	181.83	197.92	184.42	84	157.50	198.33	216.67	200.42	202.17	219.92	205.00
85	143.33	180.67	197.08	182.42	184.08	200.08	186.67	85	159.33	200.75	219.00	202.75	204.50	222.33	207.42
86	145.00	182.67	199.08	184.50	186.08	202.17	188.67	86	161.08	203.08	221.17	205.08	206.83	224.67	209.67
87	146.50	184.58	200.83	186.58	188.08	204.17	190.67	87	162.92	205.17	223.25	207.17	209.00	226.75	211.83
88	148.08	186.58	202.75	188.25	190.00	206.00	192.67	88	164.42	207.17	225.25	209.25	211.08	228.92	214.08
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 ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/08

IOWA

FOR USE IN IOWA ZIP CODES: ALL EXCEPT 503, 507

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
65	75.50	95.08	107.00	96.08	96.92	110.50	98.25	65	83.92	105.67	118.92	106.75	107.67	122.75	109.17
66	75.50	95.08	107.00	96.08	96.92	110.50	98.25	66	83.92	105.67	118.92	106.75	107.67	122.75	109.17
67	75.50	95.08	107.00	96.08	96.92	110.50	98.25	67	83.92	105.67	118.92	106.75	107.67	122.75	109.17
68	78.67	99.17	111.75	100.17	101.00	115.17	102.42	68	87.42	110.17	124.17	111.25	112.17	127.92	113.67
69	82.17	103.58	116.33	104.58	105.42	119.67	107.00	69	91.33	115.17	129.33	116.25	117.25	132.92	118.83
70	85.42	107.67	120.67	108.75	109.67	124.00	111.25	70	94.92	119.67	134.08	120.83	121.92	137.75	123.58
71	88.75	111.75	124.92	112.92	113.83	128.33	115.50	71	98.58	124.25	138.83	125.50	126.50	142.58	128.33
72	91.83	115.67	128.83	116.75	117.83	132.42	119.50	72	102.00	128.58	143.17	129.75	130.92	147.00	132.75
73	94.75	119.33	132.50	120.50	121.58	135.92	123.33	73	105.25	132.58	147.25	133.92	135.00	151.00	136.92
74	97.42	122.75	136.00	124.00	125.08	139.42	126.75	74	108.25	136.42	151.17	137.75	138.92	154.92	140.83
75	99.92	125.83	139.25	127.17	128.25	142.58	130.00	75	111.00	139.92	154.75	141.33	142.50	158.33	144.42
76	102.17	128.67	142.17	130.00	131.17	145.17	133.00	76	113.58	143.00	157.92	144.50	145.75	161.33	147.75
77	104.42	131.58	145.17	132.83	133.92	147.83	135.83	77	116.00	146.08	161.33	147.58	148.92	164.25	150.92
78	106.42	134.00	147.83	135.42	136.58	150.08	138.50	78	118.25	148.92	164.25	150.42	151.75	166.83	153.92
79	108.25	136.42	150.33	137.67	138.92	152.17	140.83	79	120.33	151.58	167.00	153.00	154.33	169.17	156.50
80	110.00	138.58	152.25	139.92	141.17	154.17	143.08	80	122.25	154.00	169.17	155.58	156.92	171.25	159.08
81	111.58	140.67	154.17	142.00	143.17	156.17	145.17	81	124.00	156.25	171.33	157.83	159.17	173.50	161.33
82	113.08	142.50	156.08	143.83	145.17	158.08	147.17	82	125.67	158.33	173.42	159.92	161.25	175.75	163.58
83	114.50	144.42	157.92	145.75	147.00	160.08	149.00	83	127.25	160.33	175.33	161.92	163.33	177.83	165.67
84	116.00	146.08	159.58	147.58	148.83	161.92	150.92	84	128.83	162.33	177.33	163.92	165.42	179.92	167.67
85	117.33	147.83	161.25	149.25	150.58	163.75	152.67	85	130.33	164.25	179.17	165.92	167.33	181.92	169.75
86	118.67	149.50	162.92	151.00	152.25	165.42	154.33	86	131.75	166.17	181.00	167.75	169.17	183.83	171.50
87	119.83	151.08	164.33	152.67	153.92	167.00	156.00	87	133.25	167.83	182.67	169.50	171.00	185.58	173.33
88	121.17	152.67	165.92	154.08	155.50	168.50	157.67	88	134.58	169.50	184.25	171.25	172.75	187.25	175.17
89	122.25	154.08	167.33	155.58	156.92	170.00	159.08	89	135.83	171.17	185.92	172.92	174.33	188.92	176.75
90	123.42	155.33	168.75	156.92	158.25	171.42	160.58	90	137.00	172.75	187.42	174.42	175.92	190.42	178.33
91	124.33	156.67	170.00	158.17	159.58	172.75	161.83	91	138.17	174.08	189.00	175.83	177.33	191.75	179.83
92	125.33	157.92	171.33	159.42	160.83	173.83	163.08	92	139.25	175.33	190.33	177.17	178.67	193.17	181.17
93	126.25	159.00	172.42	160.58	161.92	175.00	164.17	93	140.17	176.67	191.58	178.33	179.92	194.42	182.42
94	127.00	160.00	173.42	161.67	163.00	175.92	165.25	94	141.08	177.83	192.67	179.50	181.17	195.42	183.58
95	127.75	160.92	174.42	162.42	163.92	176.83	166.17	95	141.92	178.83	193.75	180.50	182.17	196.42	184.67
96	128.50	161.83	175.33	163.42	164.92	177.75	167.17	96	142.75	179.83	194.75	181.58	183.25	197.50	185.67
97	129.25	162.83	176.33	164.42	165.92	178.58	168.17	97	143.67	180.92	196.00	182.67	184.25	198.42	186.92
98	130.00	163.83	177.33	165.42	166.92	179.50	169.17	98	144.42	182.00	197.00	183.83	185.42	199.50	188.00
99	130.75	164.75	178.25	166.33	167.83	180.42	170.17	99	145.33	183.08	198.08	184.92	186.42	200.50	189.08

(Add \$25 One-time Policy Fee)