

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/1/08

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: 600-609

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	2,405	3,031	3,280	3,061	3,089	3,320	3,131	Under 65	2,674	3,368	3,644	3,402	3,431	3,690	3,479
65	1,390	1,750	1,969	1,768	1,783	2,034	1,808	65	1,543	1,945	2,188	1,963	1,981	2,258	2,009
66	1,390	1,750	1,969	1,768	1,783	2,034	1,808	66	1,543	1,945	2,188	1,963	1,981	2,258	2,009
67	1,390	1,750	1,969	1,768	1,783	2,034	1,808	67	1,543	1,945	2,188	1,963	1,981	2,258	2,009
68	1,447	1,824	2,057	1,842	1,858	2,118	1,884	68	1,608	2,027	2,285	2,046	2,064	2,353	2,093
69	1,512	1,906	2,141	1,925	1,942	2,201	1,969	69	1,681	2,118	2,378	2,138	2,156	2,446	2,188
70	1,572	1,981	2,221	2,002	2,020	2,282	2,046	70	1,747	2,202	2,467	2,224	2,243	2,534	2,274
71	1,633	2,057	2,299	2,077	2,095	2,360	2,124	71	1,814	2,286	2,555	2,308	2,328	2,623	2,362
72	1,688	2,128	2,371	2,149	2,168	2,435	2,198	72	1,877	2,365	2,635	2,388	2,410	2,705	2,443
73	1,744	2,196	2,437	2,218	2,237	2,501	2,268	73	1,937	2,440	2,710	2,464	2,485	2,779	2,520
74	1,793	2,258	2,502	2,281	2,300	2,564	2,333	74	1,992	2,510	2,782	2,534	2,557	2,850	2,592
75	1,837	2,316	2,562	2,339	2,359	2,623	2,393	75	2,042	2,574	2,846	2,598	2,622	2,915	2,658
76	1,880	2,369	2,615	2,393	2,413	2,672	2,447	76	2,089	2,632	2,906	2,658	2,682	2,969	2,719
77	1,921	2,419	2,672	2,444	2,465	2,720	2,500	77	2,135	2,689	2,969	2,716	2,738	3,023	2,777
78	1,958	2,466	2,720	2,491	2,513	2,761	2,548	78	2,174	2,741	3,023	2,768	2,791	3,068	2,831
79	1,992	2,509	2,766	2,534	2,557	2,801	2,592	79	2,214	2,789	3,073	2,816	2,840	3,112	2,880
80	2,024	2,550	2,802	2,575	2,598	2,836	2,635	80	2,249	2,834	3,113	2,862	2,886	3,150	2,927
81	2,053	2,587	2,837	2,612	2,635	2,873	2,672	81	2,281	2,874	3,152	2,903	2,928	3,192	2,969
82	2,080	2,622	2,872	2,647	2,671	2,910	2,707	82	2,312	2,914	3,191	2,942	2,968	3,233	3,010
83	2,107	2,656	2,904	2,682	2,705	2,945	2,742	83	2,342	2,951	3,227	2,980	3,006	3,272	3,048
84	2,134	2,688	2,936	2,716	2,738	2,978	2,777	84	2,370	2,987	3,263	3,017	3,043	3,310	3,085
85	2,159	2,720	2,968	2,748	2,771	3,012	2,809	85	2,399	3,023	3,298	3,052	3,079	3,347	3,122
86	2,183	2,750	2,996	2,777	2,802	3,043	2,840	86	2,425	3,056	3,330	3,085	3,113	3,382	3,157
87	2,206	2,780	3,025	2,807	2,832	3,073	2,870	87	2,450	3,089	3,360	3,120	3,146	3,415	3,191
88	2,228	2,807	3,052	2,836	2,861	3,101	2,900	88	2,476	3,120	3,391	3,150	3,178	3,446	3,222
89	2,250	2,834	3,078	2,862	2,887	3,128	2,928	89	2,498	3,149	3,420	3,180	3,208	3,476	3,253
90	2,269	2,858	3,104	2,887	2,912	3,154	2,953	90	2,521	3,176	3,450	3,209	3,236	3,504	3,282
91	2,287	2,882	3,128	2,911	2,936	3,176	2,977	91	2,542	3,203	3,478	3,235	3,263	3,530	3,308
92	2,305	2,904	3,152	2,933	2,959	3,198	3,000	92	2,561	3,227	3,502	3,259	3,288	3,553	3,334
93	2,321	2,926	3,173	2,953	2,980	3,220	3,020	93	2,579	3,251	3,526	3,283	3,311	3,577	3,356
94	2,336	2,944	3,192	2,974	2,999	3,238	3,041	94	2,596	3,271	3,546	3,304	3,332	3,596	3,379
95	2,350	2,962	3,209	2,990	3,016	3,253	3,059	95	2,611	3,290	3,565	3,323	3,352	3,614	3,398
96	2,364	2,978	3,227	3,008	3,034	3,270	3,077	96	2,627	3,308	3,584	3,342	3,371	3,632	3,418
97	2,378	2,996	3,244	3,025	3,052	3,287	3,095	97	2,641	3,328	3,604	3,362	3,390	3,652	3,438
98	2,392	3,013	3,262	3,043	3,071	3,304	3,113	98	2,657	3,349	3,625	3,382	3,412	3,671	3,460
99	2,405	3,031	3,280	3,061	3,089	3,320	3,131	99	2,674	3,368	3,644	3,402	3,431	3,690	3,479

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 11/08 IL

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/1/08

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: ALL EXCEPT 600-609

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	2,104	2,652	2,870	2,679	2,703	2,905	2,739	Under 65	2,339	2,947	3,189	2,977	3,002	3,229	3,044
65	1,216	1,531	1,723	1,547	1,560	1,780	1,582	65	1,350	1,702	1,914	1,718	1,734	1,976	1,758
66	1,216	1,531	1,723	1,547	1,560	1,780	1,582	66	1,350	1,702	1,914	1,718	1,734	1,976	1,758
67	1,216	1,531	1,723	1,547	1,560	1,780	1,582	67	1,350	1,702	1,914	1,718	1,734	1,976	1,758
68	1,266	1,596	1,800	1,612	1,625	1,853	1,649	68	1,407	1,773	1,999	1,790	1,806	2,059	1,831
69	1,323	1,667	1,873	1,684	1,699	1,926	1,723	69	1,471	1,853	2,081	1,871	1,887	2,140	1,914
70	1,376	1,734	1,944	1,751	1,767	1,997	1,790	70	1,529	1,927	2,159	1,946	1,962	2,218	1,990
71	1,429	1,800	2,012	1,818	1,833	2,065	1,859	71	1,588	2,000	2,235	2,019	2,037	2,295	2,066
72	1,477	1,862	2,075	1,881	1,897	2,130	1,924	72	1,642	2,070	2,306	2,090	2,108	2,367	2,138
73	1,526	1,922	2,133	1,940	1,957	2,188	1,985	73	1,695	2,135	2,371	2,156	2,175	2,432	2,205
74	1,569	1,976	2,189	1,996	2,013	2,244	2,041	74	1,743	2,197	2,434	2,218	2,238	2,494	2,268
75	1,608	2,027	2,242	2,046	2,064	2,295	2,094	75	1,787	2,252	2,491	2,273	2,294	2,550	2,326
76	1,645	2,073	2,288	2,094	2,112	2,338	2,141	76	1,828	2,303	2,543	2,326	2,347	2,598	2,379
77	1,681	2,117	2,338	2,139	2,157	2,380	2,187	77	1,868	2,353	2,598	2,376	2,396	2,645	2,430
78	1,714	2,158	2,380	2,180	2,199	2,416	2,229	78	1,903	2,398	2,645	2,422	2,442	2,685	2,477
79	1,743	2,196	2,420	2,218	2,238	2,451	2,268	79	1,937	2,440	2,689	2,464	2,485	2,723	2,520
80	1,771	2,231	2,452	2,253	2,273	2,481	2,306	80	1,968	2,480	2,724	2,504	2,525	2,756	2,561
81	1,797	2,264	2,482	2,286	2,306	2,514	2,338	81	1,996	2,515	2,758	2,540	2,562	2,793	2,598
82	1,820	2,294	2,513	2,316	2,337	2,546	2,369	82	2,023	2,549	2,792	2,575	2,597	2,829	2,633
83	1,844	2,324	2,541	2,347	2,367	2,577	2,399	83	2,050	2,582	2,823	2,607	2,630	2,863	2,667
84	1,867	2,352	2,569	2,376	2,396	2,606	2,430	84	2,074	2,613	2,855	2,640	2,663	2,896	2,700
85	1,889	2,380	2,597	2,405	2,424	2,636	2,458	85	2,099	2,645	2,885	2,670	2,694	2,928	2,732
86	1,910	2,407	2,622	2,430	2,452	2,663	2,485	86	2,122	2,674	2,914	2,700	2,724	2,959	2,763
87	1,930	2,433	2,647	2,456	2,478	2,689	2,512	87	2,144	2,703	2,940	2,730	2,753	2,988	2,792
88	1,950	2,456	2,670	2,481	2,503	2,713	2,538	88	2,166	2,730	2,967	2,756	2,780	3,016	2,819
89	1,969	2,480	2,693	2,504	2,526	2,737	2,562	89	2,186	2,755	2,993	2,783	2,807	3,042	2,847
90	1,986	2,501	2,716	2,526	2,548	2,759	2,584	90	2,206	2,779	3,019	2,808	2,832	3,066	2,872
91	2,001	2,522	2,737	2,547	2,569	2,779	2,605	91	2,224	2,802	3,043	2,831	2,855	3,089	2,895
92	2,017	2,541	2,758	2,566	2,589	2,798	2,625	92	2,241	2,823	3,064	2,852	2,877	3,109	2,917
93	2,031	2,560	2,776	2,584	2,607	2,817	2,643	93	2,256	2,844	3,085	2,873	2,897	3,130	2,937
94	2,044	2,576	2,793	2,602	2,624	2,833	2,661	94	2,271	2,862	3,103	2,891	2,916	3,147	2,957
95	2,056	2,591	2,808	2,617	2,639	2,847	2,676	95	2,285	2,879	3,120	2,907	2,933	3,163	2,974
96	2,069	2,606	2,823	2,632	2,654	2,861	2,692	96	2,298	2,895	3,136	2,924	2,949	3,178	2,990
97	2,081	2,622	2,838	2,647	2,670	2,876	2,708	97	2,311	2,912	3,153	2,942	2,966	3,195	3,008
98	2,093	2,637	2,854	2,663	2,687	2,891	2,724	98	2,325	2,931	3,172	2,959	2,985	3,212	3,027
99	2,104	2,652	2,870	2,679	2,703	2,905	2,739	99	2,339	2,947	3,189	2,977	3,002	3,229	3,044

(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 11/1/08

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: 600-609

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	2,092	2,636	2,852	2,662	2,686	2,887	2,723	Under 65	2,326	2,929	3,169	2,958	2,983	3,208	3,025
65	1,208	1,522	1,712	1,537	1,550	1,768	1,572	65	1,343	1,691	1,902	1,708	1,722	1,964	1,747
66	1,208	1,522	1,712	1,537	1,550	1,768	1,572	66	1,343	1,691	1,902	1,708	1,722	1,964	1,747
67	1,208	1,522	1,712	1,537	1,550	1,768	1,572	67	1,343	1,691	1,902	1,708	1,722	1,964	1,747
68	1,259	1,586	1,788	1,602	1,616	1,842	1,638	68	1,398	1,763	1,987	1,780	1,795	2,046	1,819
69	1,315	1,657	1,861	1,673	1,687	1,914	1,712	69	1,462	1,842	2,069	1,860	1,876	2,126	1,901
70	1,367	1,723	1,931	1,740	1,754	1,984	1,780	70	1,519	1,914	2,146	1,933	1,950	2,204	1,978
71	1,420	1,788	1,999	1,807	1,822	2,053	1,848	71	1,577	1,988	2,221	2,008	2,024	2,281	2,053
72	1,469	1,850	2,062	1,868	1,885	2,118	1,912	72	1,632	2,057	2,291	2,076	2,094	2,352	2,124
73	1,516	1,909	2,120	1,928	1,945	2,174	1,973	73	1,684	2,122	2,356	2,142	2,160	2,416	2,191
74	1,559	1,964	2,176	1,984	2,002	2,231	2,028	74	1,732	2,183	2,418	2,204	2,222	2,478	2,254
75	1,598	2,014	2,228	2,034	2,052	2,281	2,080	75	1,776	2,238	2,476	2,261	2,280	2,533	2,311
76	1,634	2,059	2,274	2,080	2,099	2,323	2,128	76	1,817	2,288	2,527	2,312	2,332	2,581	2,364
77	1,670	2,105	2,323	2,125	2,143	2,365	2,173	77	1,856	2,338	2,581	2,362	2,382	2,628	2,414
78	1,703	2,144	2,365	2,166	2,185	2,401	2,216	78	1,892	2,383	2,628	2,407	2,428	2,669	2,462
79	1,732	2,183	2,405	2,203	2,222	2,435	2,254	79	1,925	2,425	2,672	2,448	2,470	2,706	2,504
80	1,760	2,218	2,436	2,239	2,258	2,466	2,290	80	1,956	2,464	2,707	2,489	2,510	2,740	2,545
81	1,786	2,250	2,467	2,272	2,291	2,498	2,323	81	1,984	2,500	2,741	2,525	2,546	2,776	2,581
82	1,810	2,280	2,497	2,302	2,322	2,530	2,354	82	2,010	2,533	2,774	2,558	2,580	2,812	2,617
83	1,832	2,310	2,526	2,332	2,352	2,561	2,384	83	2,036	2,566	2,806	2,591	2,614	2,845	2,651
84	1,856	2,338	2,554	2,362	2,381	2,591	2,414	84	2,062	2,597	2,837	2,623	2,646	2,879	2,683
85	1,877	2,365	2,580	2,388	2,410	2,620	2,443	85	2,086	2,628	2,867	2,654	2,677	2,910	2,716
86	1,898	2,392	2,606	2,416	2,436	2,646	2,470	86	2,108	2,658	2,896	2,684	2,707	2,941	2,744
87	1,918	2,417	2,629	2,442	2,462	2,672	2,496	87	2,132	2,686	2,922	2,712	2,736	2,969	2,773
88	1,938	2,442	2,654	2,465	2,488	2,696	2,522	88	2,153	2,712	2,948	2,740	2,764	2,996	2,802
89	1,956	2,465	2,677	2,489	2,510	2,720	2,545	89	2,173	2,738	2,975	2,766	2,789	3,023	2,828
90	1,974	2,485	2,700	2,510	2,532	2,742	2,569	90	2,192	2,764	2,999	2,790	2,814	3,047	2,854
91	1,990	2,507	2,720	2,531	2,554	2,764	2,590	91	2,210	2,785	3,024	2,813	2,837	3,068	2,878
92	2,005	2,526	2,741	2,550	2,573	2,782	2,609	92	2,228	2,806	3,046	2,834	2,858	3,091	2,899
93	2,020	2,544	2,759	2,569	2,591	2,800	2,627	93	2,243	2,826	3,065	2,854	2,879	3,110	2,918
94	2,032	2,560	2,774	2,586	2,608	2,815	2,644	94	2,257	2,845	3,083	2,872	2,898	3,127	2,938
95	2,044	2,575	2,790	2,599	2,623	2,830	2,659	95	2,270	2,861	3,100	2,888	2,915	3,143	2,954
96	2,056	2,590	2,806	2,615	2,639	2,844	2,675	96	2,284	2,878	3,116	2,905	2,932	3,160	2,971
97	2,068	2,605	2,821	2,630	2,654	2,857	2,690	97	2,298	2,894	3,136	2,923	2,948	3,175	2,990
98	2,080	2,621	2,837	2,646	2,670	2,872	2,707	98	2,311	2,912	3,152	2,941	2,966	3,192	3,008
99	2,092	2,636	2,852	2,662	2,686	2,887	2,723	99	2,326	2,929	3,169	2,958	2,983	3,208	3,025

(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 11/1/08

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: ALL EXCEPT 600-609

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	1,830	2,307	2,496	2,329	2,350	2,526	2,382	Under 65	2,035	2,563	2,773	2,588	2,610	2,807	2,647
65	1,057	1,331	1,498	1,345	1,357	1,547	1,376	65	1,175	1,479	1,664	1,494	1,507	1,719	1,529
66	1,057	1,331	1,498	1,345	1,357	1,547	1,376	66	1,175	1,479	1,664	1,494	1,507	1,719	1,529
67	1,057	1,331	1,498	1,345	1,357	1,547	1,376	67	1,175	1,479	1,664	1,494	1,507	1,719	1,529
68	1,101	1,388	1,565	1,402	1,414	1,612	1,433	68	1,223	1,542	1,739	1,557	1,571	1,790	1,592
69	1,151	1,450	1,629	1,464	1,476	1,675	1,498	69	1,279	1,612	1,810	1,628	1,641	1,861	1,663
70	1,196	1,508	1,689	1,523	1,535	1,736	1,557	70	1,329	1,675	1,877	1,692	1,706	1,929	1,730
71	1,242	1,565	1,749	1,581	1,594	1,797	1,617	71	1,380	1,740	1,944	1,757	1,771	1,996	1,797
72	1,285	1,619	1,804	1,635	1,650	1,853	1,673	72	1,428	1,800	2,004	1,817	1,832	2,058	1,859
73	1,326	1,671	1,855	1,687	1,702	1,903	1,726	73	1,473	1,856	2,061	1,874	1,890	2,114	1,917
74	1,364	1,719	1,904	1,736	1,751	1,952	1,775	74	1,515	1,910	2,116	1,929	1,945	2,168	1,972
75	1,399	1,762	1,950	1,780	1,796	1,996	1,820	75	1,554	1,958	2,166	1,978	1,995	2,217	2,022
76	1,430	1,802	1,990	1,820	1,836	2,033	1,862	76	1,590	2,002	2,211	2,023	2,040	2,259	2,069
77	1,462	1,842	2,033	1,860	1,875	2,070	1,902	77	1,624	2,045	2,259	2,066	2,084	2,300	2,113
78	1,490	1,876	2,070	1,895	1,912	2,101	1,939	78	1,656	2,085	2,300	2,106	2,124	2,335	2,155
79	1,515	1,910	2,104	1,928	1,945	2,130	1,972	79	1,684	2,122	2,338	2,142	2,161	2,368	2,191
80	1,540	1,940	2,132	1,959	1,976	2,158	2,003	80	1,712	2,156	2,369	2,178	2,197	2,397	2,227
81	1,562	1,969	2,159	1,988	2,004	2,186	2,033	81	1,736	2,187	2,398	2,209	2,228	2,429	2,259
82	1,583	1,995	2,185	2,014	2,032	2,213	2,060	82	1,759	2,217	2,428	2,239	2,258	2,460	2,290
83	1,603	2,021	2,210	2,040	2,058	2,241	2,086	83	1,782	2,245	2,455	2,267	2,287	2,490	2,319
84	1,624	2,045	2,234	2,066	2,083	2,267	2,113	84	1,804	2,272	2,482	2,295	2,315	2,519	2,348
85	1,642	2,070	2,258	2,090	2,108	2,292	2,138	85	1,825	2,300	2,508	2,323	2,343	2,546	2,376
86	1,661	2,093	2,281	2,114	2,132	2,315	2,161	86	1,845	2,326	2,534	2,349	2,369	2,574	2,401
87	1,678	2,115	2,301	2,137	2,155	2,338	2,184	87	1,866	2,350	2,557	2,373	2,394	2,598	2,427
88	1,696	2,137	2,323	2,157	2,177	2,359	2,207	88	1,884	2,373	2,580	2,397	2,418	2,622	2,452
89	1,712	2,157	2,343	2,178	2,197	2,380	2,227	89	1,902	2,396	2,603	2,420	2,440	2,645	2,475
90	1,727	2,175	2,363	2,197	2,216	2,399	2,248	90	1,918	2,418	2,624	2,441	2,462	2,666	2,497
91	1,741	2,193	2,380	2,214	2,234	2,418	2,266	91	1,934	2,437	2,646	2,461	2,482	2,685	2,518
92	1,755	2,210	2,398	2,231	2,251	2,434	2,283	92	1,950	2,455	2,665	2,480	2,501	2,705	2,537
93	1,767	2,226	2,414	2,248	2,267	2,450	2,298	93	1,962	2,473	2,682	2,497	2,519	2,722	2,554
94	1,778	2,240	2,428	2,263	2,282	2,463	2,313	94	1,975	2,490	2,697	2,513	2,536	2,736	2,570
95	1,788	2,253	2,441	2,274	2,295	2,476	2,327	95	1,987	2,503	2,712	2,527	2,550	2,750	2,585
96	1,799	2,266	2,455	2,288	2,309	2,489	2,340	96	1,998	2,518	2,727	2,542	2,565	2,765	2,600
97	1,809	2,280	2,469	2,302	2,323	2,500	2,354	97	2,011	2,533	2,744	2,558	2,580	2,778	2,617
98	1,820	2,293	2,482	2,315	2,336	2,513	2,369	98	2,022	2,548	2,758	2,574	2,596	2,793	2,632
99	1,830	2,307	2,496	2,329	2,350	2,526	2,382	99	2,035	2,563	2,773	2,588	2,610	2,807	2,647

(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 11/1/08

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: 600-609

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	200.42	252.58	273.33	255.08	257.42	276.67	260.92	Under 65	222.83	280.67	303.67	283.50	285.92	307.50	289.92
65	115.83	145.83	164.08	147.33	148.58	169.50	150.67	65	128.58	162.08	182.33	163.58	165.08	188.17	167.42
66	115.83	145.83	164.08	147.33	148.58	169.50	150.67	66	128.58	162.08	182.33	163.58	165.08	188.17	167.42
67	115.83	145.83	164.08	147.33	148.58	169.50	150.67	67	128.58	162.08	182.33	163.58	165.08	188.17	167.42
68	120.58	152.00	171.42	153.50	154.83	176.50	157.00	68	134.00	168.92	190.42	170.50	172.00	196.08	174.42
69	126.00	158.83	178.42	160.42	161.83	183.42	164.08	69	140.08	176.50	198.17	178.17	179.67	203.83	182.33
70	131.00	165.08	185.08	166.83	168.33	190.17	170.50	70	145.58	183.50	205.58	185.33	186.92	211.17	189.50
71	136.08	171.42	191.58	173.08	174.58	196.67	177.00	71	151.17	190.50	212.92	192.33	194.00	218.58	196.83
72	140.67	177.33	197.58	179.08	180.67	202.92	183.17	72	156.42	197.08	219.58	199.00	200.83	225.42	203.58
73	145.33	183.00	203.08	184.83	186.42	208.42	189.00	73	161.42	203.33	225.83	205.33	207.08	231.58	210.00
74	149.42	188.17	208.50	190.08	191.67	213.67	194.42	74	166.00	209.17	231.83	211.17	213.08	237.50	216.00
75	153.08	193.00	213.50	194.92	196.58	218.58	199.42	75	170.17	214.50	237.17	216.50	218.50	242.92	221.50
76	156.67	197.42	217.92	199.42	201.08	222.67	203.92	76	174.08	219.33	242.17	221.50	223.50	247.42	226.58
77	160.08	201.58	222.67	203.67	205.42	226.67	208.33	77	177.92	224.08	247.42	226.33	228.17	251.92	231.42
78	163.17	205.50	226.67	207.58	209.42	230.08	212.33	78	181.17	228.42	251.92	230.67	232.58	255.67	235.92
79	166.00	209.08	230.50	211.17	213.08	233.42	216.00	79	184.50	232.42	256.08	234.67	236.67	259.33	240.00
80	168.67	212.50	233.50	214.58	216.50	236.33	219.58	80	187.42	236.17	259.42	238.50	240.50	262.50	243.92
81	171.08	215.58	236.42	217.67	219.58	239.42	222.67	81	190.08	239.50	262.67	241.92	244.00	266.00	247.42
82	173.33	218.50	239.33	220.58	222.58	242.50	225.58	82	192.67	242.83	265.92	245.17	247.33	269.42	250.83
83	175.58	221.33	242.00	223.50	225.42	245.42	228.50	83	195.17	245.92	268.92	248.33	250.50	272.67	254.00
84	177.83	224.00	244.67	226.33	228.17	248.17	231.42	84	197.50	248.92	271.92	251.42	253.58	275.83	257.08
85	179.92	226.67	247.33	229.00	230.92	251.00	234.08	85	199.92	251.92	274.83	254.33	256.58	278.92	260.17
86	181.92	229.17	249.67	231.42	233.50	253.58	236.67	86	202.08	254.67	277.50	257.08	259.42	281.83	263.08
87	183.83	231.67	252.08	233.92	236.00	256.08	239.17	87	204.17	257.42	280.00	260.00	262.17	284.58	265.92
88	185.67	233.92	254.33	236.33	238.42	258.42	241.67	88	206.33	260.00	282.58	262.50	264.83	287.17	268.50
89	187.50	236.17	256.50	238.50	240.58	260.67	244.00	89	208.17	262.42	285.00	265.00	267.33	289.67	271.08
90	189.08	238.17	258.67	240.58	242.67	262.83	246.08	90	210.08	264.67	287.50	267.42	269.67	292.00	273.50
91	190.58	240.17	260.67	242.58	244.67	264.67	248.08	91	211.83	266.92	289.83	269.58	271.92	294.17	275.67
92	192.08	242.00	262.67	244.42	246.58	266.50	250.00	92	213.42	268.92	291.83	271.58	274.00	296.08	277.83
93	193.42	243.83	264.42	246.08	248.33	268.33	251.67	93	214.92	270.92	293.83	273.58	275.92	298.08	279.67
94	194.67	245.33	266.00	247.83	249.92	269.83	253.42	94	216.33	272.58	295.50	275.33	277.67	299.67	281.58
95	195.83	246.83	267.42	249.17	251.33	271.08	254.92	95	217.58	274.17	297.08	276.92	279.33	301.17	283.17
96	197.00	248.17	268.92	250.67	252.83	272.50	256.42	96	218.92	275.67	298.67	278.50	280.92	302.67	284.83
97	198.17	249.67	270.33	252.08	254.33	273.92	257.92	97	220.08	277.33	300.33	280.17	282.50	304.33	286.50
98	199.33	251.08	271.83	253.58	255.92	275.33	259.42	98	221.42	279.08	302.08	281.83	284.33	305.92	288.33
99	200.42	252.58	273.33	255.08	257.42	276.67	260.92	99	222.83	280.67	303.67	283.50	285.92	307.50	289.92

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/1/08

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: ALL EXCEPT 600-609

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	175.33	221.00	239.17	223.25	225.25	242.08	228.25	Under 65	194.92	245.58	265.75	248.08	250.17	269.08	253.67
65	101.33	127.58	143.58	128.92	130.00	148.33	131.83	65	112.50	141.83	159.50	143.17	144.50	164.67	146.50
66	101.33	127.58	143.58	128.92	130.00	148.33	131.83	66	112.50	141.83	159.50	143.17	144.50	164.67	146.50
67	101.33	127.58	143.58	128.92	130.00	148.33	131.83	67	112.50	141.83	159.50	143.17	144.50	164.67	146.50
68	105.50	133.00	150.00	134.33	135.42	154.42	137.42	68	117.25	147.75	166.58	149.17	150.50	171.58	152.58
69	110.25	138.92	156.08	140.33	141.58	160.50	143.58	69	122.58	154.42	173.42	155.92	157.25	178.33	159.50
70	114.67	144.50	162.00	145.92	147.25	166.42	149.17	70	127.42	160.58	179.92	162.17	163.50	184.83	165.83
71	119.08	150.00	167.67	151.50	152.75	172.08	154.92	71	132.33	166.67	186.25	168.25	169.75	191.25	172.17
72	123.08	155.17	172.92	156.75	158.08	177.50	160.33	72	136.83	172.50	192.17	174.17	175.67	197.25	178.17
73	127.17	160.17	177.75	161.67	163.08	182.33	165.42	73	141.25	177.92	197.58	179.67	181.25	202.67	183.75
74	130.75	164.67	182.42	166.33	167.75	187.00	170.08	74	145.25	183.08	202.83	184.83	186.50	207.83	189.00
75	134.00	168.92	186.83	170.50	172.00	191.25	174.50	75	148.92	187.67	207.58	189.42	191.17	212.50	193.83
76	137.08	172.75	190.67	174.50	176.00	194.83	178.42	76	152.33	191.92	211.92	193.83	195.58	216.50	198.25
77	140.08	176.42	194.83	178.25	179.75	198.33	182.25	77	155.67	196.08	216.50	198.00	199.67	220.42	202.50
78	142.83	179.83	198.33	181.67	183.25	201.33	185.75	78	158.58	199.83	220.42	201.83	203.50	223.75	206.42
79	145.25	183.00	201.67	184.83	186.50	204.25	189.00	79	161.42	203.33	224.08	205.33	207.08	226.92	210.00
80	147.58	185.92	204.33	187.75	189.42	206.75	192.17	80	164.00	206.67	227.00	208.67	210.42	229.67	213.42
81	149.75	188.67	206.83	190.50	192.17	209.50	194.83	81	166.33	209.58	229.83	211.67	213.50	232.75	216.50
82	151.67	191.17	209.42	193.00	194.75	212.17	197.42	82	168.58	212.42	232.67	214.58	216.42	235.75	219.42
83	153.67	193.67	211.75	195.58	197.25	214.75	199.92	83	170.83	215.17	235.25	217.25	219.17	238.58	222.25
84	155.58	196.00	214.08	198.00	199.67	217.17	202.50	84	172.83	217.75	237.92	220.00	221.92	241.33	225.00
85	157.42	198.33	216.42	200.42	202.00	219.67	204.83	85	174.92	220.42	240.42	222.50	224.50	244.00	227.67
86	159.17	200.58	218.50	202.50	204.33	221.92	207.08	86	176.83	222.83	242.83	225.00	227.00	246.58	230.25
87	160.83	202.75	220.58	204.67	206.50	224.08	209.33	87	178.67	225.25	245.00	227.50	229.42	249.00	232.67
88	162.50	204.67	222.50	206.75	208.58	226.08	211.50	88	180.50	227.50	247.25	229.67	231.67	251.33	234.92
89	164.08	206.67	224.42	208.67	210.50	228.08	213.50	89	182.17	229.58	249.42	231.92	233.92	253.50	237.25
90	165.50	208.42	226.33	210.50	212.33	229.92	215.33	90	183.83	231.58	251.58	234.00	236.00	255.50	239.33
91	166.75	210.17	228.08	212.25	214.08	231.58	217.08	91	185.33	233.50	253.58	235.92	237.92	257.42	241.25
92	168.08	211.75	229.83	213.83	215.75	233.17	218.75	92	186.75	235.25	255.33	237.67	239.75	259.08	243.08
93	169.25	213.33	231.33	215.33	217.25	234.75	220.25	93	188.00	237.00	257.08	239.42	241.42	260.83	244.75
94	170.33	214.67	232.75	216.83	218.67	236.08	221.75	94	189.25	238.50	258.58	240.92	243.00	262.25	246.42
95	171.33	215.92	234.00	218.08	219.92	237.25	223.00	95	190.42	239.92	260.00	242.25	244.42	263.58	247.83
96	172.42	217.17	235.25	219.33	221.17	238.42	224.33	96	191.50	241.25	261.33	243.67	245.75	264.83	249.17
97	173.42	218.50	236.50	220.58	222.50	239.67	225.67	97	192.58	242.67	262.75	245.17	247.17	266.25	250.67
98	174.42	219.75	237.83	221.92	223.92	240.92	227.00	98	193.75	244.25	264.33	246.58	248.75	267.67	252.25
99	175.33	221.00	239.17	223.25	225.25	242.08	228.25	99	194.92	245.58	265.75	248.08	250.17	269.08	253.67

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/1/08

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: 600-609

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	174.33	219.67	237.67	221.83	223.83	240.58	226.92	Under 65	193.83	244.08	264.08	246.50	248.58	267.33	252.08
65	100.67	126.83	142.67	128.08	129.17	147.33	131.00	65	111.92	140.92	158.50	142.33	143.50	163.67	145.58
66	100.67	126.83	142.67	128.08	129.17	147.33	131.00	66	111.92	140.92	158.50	142.33	143.50	163.67	145.58
67	100.67	126.83	142.67	128.08	129.17	147.33	131.00	67	111.92	140.92	158.50	142.33	143.50	163.67	145.58
68	104.92	132.17	149.00	133.50	134.67	153.50	136.50	68	116.50	146.92	165.58	148.33	149.58	170.50	151.58
69	109.58	138.08	155.08	139.42	140.58	159.50	142.67	69	121.83	153.50	172.42	155.00	156.33	177.17	158.42
70	113.92	143.58	160.92	145.00	146.17	165.33	148.33	70	126.58	159.50	178.83	161.08	162.50	183.67	164.83
71	118.33	149.00	166.58	150.58	151.83	171.08	154.00	71	131.42	165.67	185.08	167.33	168.67	190.08	171.08
72	122.42	154.17	171.83	155.67	157.08	176.50	159.33	72	136.00	171.42	190.92	173.00	174.50	196.00	177.00
73	126.33	159.08	176.67	160.67	162.08	181.17	164.42	73	140.33	176.83	196.33	178.50	180.00	201.33	182.58
74	129.92	163.67	181.33	165.33	166.83	185.92	169.00	74	144.33	181.92	201.50	183.67	185.17	206.50	187.83
75	133.17	167.83	185.67	169.50	171.00	190.08	173.33	75	148.00	186.50	206.33	188.42	190.00	211.08	192.58
76	136.17	171.58	189.50	173.33	174.92	193.58	177.33	76	151.42	190.67	210.58	192.67	194.33	215.08	197.00
77	139.17	175.42	193.58	177.08	178.58	197.08	181.08	77	154.67	194.83	215.08	196.83	198.50	219.00	201.17
78	141.92	178.67	197.08	180.50	182.08	200.08	184.67	78	157.67	198.58	219.00	200.58	202.33	222.42	205.17
79	144.33	181.92	200.42	183.58	185.17	202.92	187.83	79	160.42	202.08	222.67	204.00	205.83	225.50	208.67
80	146.67	184.83	203.00	186.58	188.17	205.50	190.83	80	163.00	205.33	225.58	207.42	209.17	228.33	212.08
81	148.83	187.50	205.58	189.33	190.92	208.17	193.58	81	165.33	208.33	228.42	210.42	212.17	231.33	215.08
82	150.83	190.00	208.08	191.83	193.50	210.83	196.17	82	167.50	211.08	231.17	213.17	215.00	234.33	218.08
83	152.67	192.50	210.50	194.33	196.00	213.42	198.67	83	169.67	213.83	233.83	215.92	217.83	237.08	220.92
84	154.67	194.83	212.83	196.83	198.42	215.92	201.17	84	171.83	216.42	236.42	218.58	220.50	239.92	223.58
85	156.42	197.08	215.00	199.00	200.83	218.33	203.58	85	173.83	219.00	238.92	221.17	223.08	242.50	226.33
86	158.17	199.33	217.17	201.33	203.00	220.50	205.83	86	175.67	221.50	241.33	223.67	225.58	245.08	228.67
87	159.83	201.42	219.08	203.50	205.17	222.67	208.00	87	177.67	223.83	243.50	226.00	228.00	247.42	231.08
88	161.50	203.50	221.17	205.42	207.33	224.67	210.17	88	179.42	226.00	245.67	228.33	230.33	249.67	233.50
89	163.00	205.42	223.08	207.42	209.17	226.67	212.08	89	181.08	228.17	247.92	230.50	232.42	251.92	235.67
90	164.50	207.08	225.00	209.17	211.00	228.50	214.08	90	182.67	230.33	249.92	232.50	234.50	253.92	237.83
91	165.83	208.92	226.67	210.92	212.83	230.33	215.83	91	184.17	232.08	252.00	234.42	236.42	255.67	239.83
92	167.08	210.50	228.42	212.50	214.42	231.83	217.42	92	185.67	233.83	253.83	236.17	238.17	257.58	241.58
93	168.33	212.00	229.92	214.08	215.92	233.33	218.92	93	186.92	235.50	255.42	237.83	239.92	259.17	243.17
94	169.33	213.33	231.17	215.50	217.33	234.58	220.33	94	188.08	237.08	256.92	239.33	241.50	260.58	244.83
95	170.33	214.58	232.50	216.58	218.58	235.83	221.58	95	189.17	238.42	258.33	240.67	242.92	261.92	246.17
96	171.33	215.83	233.83	217.92	219.92	237.00	222.92	96	190.33	239.83	259.67	242.08	244.33	263.33	247.58
97	172.33	217.08	235.08	219.17	221.17	238.08	224.17	97	191.50	241.17	261.33	243.58	245.67	264.58	249.17
98	173.33	218.42	236.42	220.50	222.50	239.33	225.58	98	192.58	242.67	262.67	245.08	247.17	266.00	250.67
99	174.33	219.67	237.67	221.83	223.83	240.58	226.92	99	193.83	244.08	264.08	246.50	248.58	267.33	252.08

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/1/08

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: ALL EXCEPT 600-609

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	152.50	192.25	208.00	194.08	195.83	210.50	198.50	Under 65	169.58	213.58	231.08	215.67	217.50	233.92	220.58
65	88.08	110.92	124.83	112.08	113.08	128.92	114.67	65	97.92	123.25	138.67	124.50	125.58	143.25	127.42
66	88.08	110.92	124.83	112.08	113.08	128.92	114.67	66	97.92	123.25	138.67	124.50	125.58	143.25	127.42
67	88.08	110.92	124.83	112.08	113.08	128.92	114.67	67	97.92	123.25	138.67	124.50	125.58	143.25	127.42
68	91.75	115.67	130.42	116.83	117.83	134.33	119.42	68	101.92	128.50	144.92	129.75	130.92	149.17	132.67
69	95.92	120.83	135.75	122.00	123.00	139.58	124.83	69	106.58	134.33	150.83	135.67	136.75	155.08	138.58
70	99.67	125.67	140.75	126.92	127.92	144.67	129.75	70	110.75	139.58	156.42	141.00	142.17	160.75	144.17
71	103.50	130.42	145.75	131.75	132.83	149.75	134.75	71	115.00	145.00	162.00	146.42	147.58	166.33	149.75
72	107.08	134.92	150.33	136.25	137.50	154.42	139.42	72	119.00	150.00	167.00	151.42	152.67	171.50	154.92
73	110.50	139.25	154.58	140.58	141.83	158.58	143.83	73	122.75	154.67	171.75	156.17	157.50	176.17	159.75
74	113.67	143.25	158.67	144.67	145.92	162.67	147.92	74	126.25	159.17	176.33	160.75	162.08	180.67	164.33
75	116.58	146.83	162.50	148.33	149.67	166.33	151.67	75	129.50	163.17	180.50	164.83	166.25	184.75	168.50
76	119.17	150.17	165.83	151.67	153.00	169.42	155.17	76	132.50	166.83	184.25	168.58	170.00	188.25	172.42
77	121.83	153.50	169.42	155.00	156.25	172.50	158.50	77	135.33	170.42	188.25	172.17	173.67	191.67	176.08
78	124.17	156.33	172.50	157.92	159.33	175.08	161.58	78	138.00	173.75	191.67	175.50	177.00	194.58	179.58
79	126.25	159.17	175.33	160.67	162.08	177.50	164.33	79	140.33	176.83	194.83	178.50	180.08	197.33	182.58
80	128.33	161.67	177.67	163.25	164.67	179.83	166.92	80	142.67	179.67	197.42	181.50	183.08	199.75	185.58
81	130.17	164.08	179.92	165.67	167.00	182.17	169.42	81	144.67	182.25	199.83	184.08	185.67	202.42	188.25
82	131.92	166.25	182.08	167.83	169.33	184.42	171.67	82	146.58	184.75	202.33	186.58	188.17	205.00	190.83
83	133.58	168.42	184.17	170.00	171.50	186.75	173.83	83	148.50	187.08	204.58	188.92	190.58	207.50	193.25
84	135.33	170.42	186.17	172.17	173.58	188.92	176.08	84	150.33	189.33	206.83	191.25	192.92	209.92	195.67
85	136.83	172.50	188.17	174.17	175.67	191.00	178.17	85	152.08	191.67	209.00	193.58	195.25	212.17	198.00
86	138.42	174.42	190.08	176.17	177.67	192.92	180.08	86	153.75	193.83	211.17	195.75	197.42	214.50	200.08
87	139.83	176.25	191.75	178.08	179.58	194.83	182.00	87	155.50	195.83	213.08	197.75	199.50	216.50	202.25
88	141.33	178.08	193.58	179.75	181.42	196.58	183.92	88	157.00	197.75	215.00	199.75	201.50	218.50	204.33
89	142.67	179.75	195.25	181.50	183.08	198.33	185.58	89	158.50	199.67	216.92	201.67	203.33	220.42	206.25
90	143.92	181.25	196.92	183.08	184.67	199.92	187.33	90	159.83	201.50	218.67	203.42	205.17	222.17	208.08
91	145.08	182.75	198.33	184.50	186.17	201.50	188.83	91	161.17	203.08	220.50	205.08	206.83	223.75	209.83
92	146.25	184.17	199.83	185.92	187.58	202.83	190.25	92	162.50	204.58	222.08	206.67	208.42	225.42	211.42
93	147.25	185.50	201.17	187.33	188.92	204.17	191.50	93	163.50	206.08	223.50	208.08	209.92	226.83	212.83
94	148.17	186.67	202.33	188.58	190.17	205.25	192.75	94	164.58	207.50	224.75	209.42	211.33	228.00	214.17
95	149.00	187.75	203.42	189.50	191.25	206.33	193.92	95	165.58	208.58	226.00	210.58	212.50	229.17	215.42
96	149.92	188.83	204.58	190.67	192.42	207.42	195.00	96	166.50	209.83	227.25	211.83	213.75	230.42	216.67
97	150.75	190.00	205.75	191.83	193.58	208.33	196.17	97	167.58	211.08	228.67	213.17	215.00	231.50	218.08
98	151.67	191.08	206.83	192.92	194.67	209.42	197.42	98	168.50	212.33	229.83	214.50	216.33	232.75	219.33
99	152.50	192.25	208.00	194.08	195.83	210.50	198.50	99	169.58	213.58	231.08	215.67	217.50	233.92	220.58

(Add \$25 One-time Policy Fee)