

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**INDIANA**

FOR USE IN INDIANA ZIP CODES: 460-464, 470-473

**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	1,261	1,588	1,786	1,604	1,618	1,845	1,640	65	1,401	1,765	1,986	1,782	1,798	2,050	1,823
66	1,261	1,588	1,786	1,604	1,618	1,845	1,640	66	1,401	1,765	1,986	1,782	1,798	2,050	1,823
67	1,261	1,588	1,786	1,604	1,618	1,845	1,640	67	1,401	1,765	1,986	1,782	1,798	2,050	1,823
68	1,314	1,655	1,866	1,672	1,685	1,922	1,709	68	1,460	1,840	2,074	1,856	1,873	2,136	1,899
69	1,372	1,728	1,943	1,746	1,762	1,997	1,786	69	1,526	1,922	2,158	1,940	1,957	2,219	1,986
70	1,427	1,798	2,016	1,815	1,832	2,071	1,856	70	1,586	1,998	2,239	2,018	2,036	2,301	2,064
71	1,482	1,866	2,086	1,885	1,902	2,142	1,928	71	1,646	2,075	2,318	2,095	2,113	2,380	2,143
72	1,532	1,931	2,153	1,950	1,968	2,209	1,995	72	1,703	2,146	2,391	2,167	2,186	2,454	2,217
73	1,581	1,992	2,212	2,012	2,030	2,270	2,058	73	1,757	2,213	2,459	2,235	2,255	2,521	2,286
74	1,626	2,050	2,271	2,070	2,087	2,327	2,117	74	1,807	2,277	2,524	2,301	2,321	2,586	2,352
75	1,667	2,101	2,325	2,123	2,140	2,380	2,171	75	1,853	2,335	2,583	2,358	2,379	2,645	2,412
76	1,706	2,149	2,373	2,171	2,189	2,424	2,221	76	1,895	2,389	2,638	2,412	2,433	2,694	2,468
77	1,743	2,196	2,424	2,218	2,237	2,469	2,268	77	1,937	2,440	2,694	2,463	2,485	2,743	2,520
78	1,777	2,238	2,469	2,261	2,281	2,506	2,312	78	1,973	2,487	2,743	2,512	2,533	2,785	2,568
79	1,807	2,276	2,510	2,301	2,321	2,541	2,352	79	2,009	2,531	2,789	2,556	2,578	2,823	2,613
80	1,836	2,314	2,542	2,336	2,358	2,574	2,391	80	2,040	2,571	2,825	2,597	2,619	2,859	2,655
81	1,863	2,348	2,575	2,371	2,391	2,607	2,424	81	2,070	2,608	2,860	2,634	2,657	2,897	2,694
82	1,888	2,379	2,606	2,402	2,423	2,640	2,457	82	2,098	2,644	2,895	2,669	2,693	2,933	2,731
83	1,912	2,410	2,636	2,433	2,454	2,672	2,489	83	2,125	2,678	2,928	2,704	2,727	2,969	2,766
84	1,936	2,439	2,665	2,463	2,485	2,703	2,520	84	2,150	2,711	2,961	2,737	2,762	3,003	2,800
85	1,959	2,469	2,693	2,493	2,515	2,733	2,549	85	2,177	2,743	2,991	2,770	2,794	3,037	2,833
86	1,980	2,496	2,718	2,520	2,542	2,762	2,578	86	2,201	2,773	3,021	2,800	2,825	3,068	2,864
87	2,001	2,522	2,745	2,547	2,569	2,789	2,605	87	2,224	2,802	3,049	2,831	2,855	3,099	2,895
88	2,021	2,547	2,770	2,574	2,596	2,814	2,632	88	2,246	2,831	3,078	2,859	2,883	3,127	2,923
89	2,041	2,571	2,793	2,597	2,620	2,839	2,657	89	2,267	2,858	3,104	2,885	2,911	3,154	2,952
90	2,059	2,595	2,816	2,620	2,643	2,861	2,680	90	2,287	2,882	3,130	2,912	2,937	3,179	2,978
91	2,076	2,616	2,839	2,642	2,665	2,882	2,702	91	2,306	2,906	3,155	2,936	2,961	3,204	3,002
92	2,092	2,636	2,860	2,662	2,685	2,902	2,723	92	2,324	2,928	3,177	2,958	2,983	3,225	3,025
93	2,106	2,654	2,879	2,680	2,704	2,921	2,742	93	2,340	2,949	3,198	2,979	3,005	3,246	3,046
94	2,120	2,671	2,897	2,697	2,722	2,938	2,759	94	2,355	2,968	3,217	2,998	3,024	3,263	3,066
95	2,133	2,687	2,912	2,713	2,736	2,952	2,775	95	2,370	2,986	3,235	3,016	3,041	3,280	3,084
96	2,145	2,703	2,928	2,730	2,753	2,967	2,792	96	2,384	3,002	3,253	3,032	3,059	3,296	3,101
97	2,158	2,718	2,943	2,745	2,770	2,982	2,809	97	2,397	3,020	3,271	3,050	3,077	3,314	3,120
98	2,169	2,734	2,960	2,762	2,786	2,998	2,825	98	2,411	3,039	3,290	3,068	3,095	3,331	3,138
99	2,183	2,751	2,977	2,777	2,802	3,012	2,841	99	2,427	3,057	3,306	3,087	3,113	3,348	3,156

(Add \$25 One-time Policy Fee)

Modal Factors:      Semi Annual:      0.5000

Quarterly:      0.2500

Monthly:      Divide by 12

Form 5764-Rev. 10/08 IN

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**INDIANA**

FOR USE IN INDIANA ZIP CODES: ALL EXCEPT 460-464, 470-473

**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	1,081	1,361	1,531	1,375	1,387	1,581	1,406	65	1,201	1,513	1,702	1,527	1,541	1,757	1,562
66	1,081	1,361	1,531	1,375	1,387	1,581	1,406	66	1,201	1,513	1,702	1,527	1,541	1,757	1,562
67	1,081	1,361	1,531	1,375	1,387	1,581	1,406	67	1,201	1,513	1,702	1,527	1,541	1,757	1,562
68	1,126	1,418	1,599	1,433	1,445	1,647	1,465	68	1,251	1,577	1,778	1,591	1,606	1,831	1,628
69	1,176	1,481	1,665	1,497	1,510	1,712	1,531	69	1,308	1,647	1,850	1,663	1,678	1,902	1,702
70	1,223	1,541	1,728	1,556	1,571	1,775	1,591	70	1,359	1,713	1,919	1,730	1,745	1,972	1,769
71	1,270	1,599	1,788	1,616	1,630	1,836	1,652	71	1,411	1,778	1,987	1,796	1,811	2,040	1,837
72	1,313	1,655	1,845	1,671	1,687	1,894	1,710	72	1,460	1,840	2,049	1,858	1,874	2,103	1,900
73	1,355	1,707	1,896	1,724	1,740	1,946	1,764	73	1,506	1,897	2,108	1,916	1,933	2,161	1,959
74	1,394	1,757	1,947	1,774	1,789	1,994	1,814	74	1,549	1,952	2,164	1,972	1,989	2,217	2,016
75	1,429	1,801	1,993	1,820	1,834	2,040	1,861	75	1,589	2,002	2,214	2,021	2,039	2,267	2,067
76	1,463	1,842	2,034	1,861	1,877	2,078	1,904	76	1,625	2,048	2,261	2,067	2,085	2,309	2,115
77	1,494	1,882	2,078	1,901	1,917	2,116	1,944	77	1,661	2,092	2,309	2,111	2,130	2,351	2,160
78	1,523	1,918	2,116	1,938	1,955	2,148	1,982	78	1,691	2,132	2,351	2,153	2,171	2,387	2,201
79	1,549	1,951	2,151	1,972	1,989	2,178	2,016	79	1,722	2,169	2,390	2,191	2,210	2,420	2,240
80	1,574	1,984	2,179	2,003	2,021	2,206	2,049	80	1,749	2,204	2,421	2,226	2,245	2,451	2,276
81	1,597	2,012	2,207	2,032	2,049	2,235	2,078	81	1,774	2,236	2,452	2,258	2,277	2,483	2,309
82	1,618	2,039	2,234	2,059	2,077	2,263	2,106	82	1,798	2,266	2,481	2,288	2,309	2,514	2,341
83	1,639	2,066	2,259	2,085	2,103	2,291	2,133	83	1,822	2,295	2,510	2,318	2,337	2,545	2,371
84	1,660	2,091	2,284	2,111	2,130	2,317	2,160	84	1,843	2,324	2,538	2,346	2,367	2,574	2,400
85	1,679	2,116	2,309	2,137	2,156	2,343	2,185	85	1,866	2,351	2,564	2,374	2,395	2,603	2,428
86	1,697	2,139	2,330	2,160	2,179	2,367	2,210	86	1,886	2,377	2,589	2,400	2,421	2,630	2,455
87	1,715	2,162	2,353	2,183	2,202	2,390	2,233	87	1,906	2,402	2,614	2,426	2,447	2,656	2,481
88	1,733	2,183	2,374	2,206	2,225	2,412	2,256	88	1,925	2,426	2,638	2,451	2,471	2,680	2,506
89	1,750	2,204	2,394	2,226	2,246	2,434	2,277	89	1,943	2,450	2,660	2,473	2,495	2,704	2,530
90	1,765	2,224	2,414	2,246	2,265	2,453	2,297	90	1,960	2,471	2,683	2,496	2,517	2,725	2,552
91	1,779	2,242	2,434	2,264	2,284	2,471	2,316	91	1,976	2,491	2,705	2,516	2,538	2,746	2,573
92	1,793	2,259	2,452	2,282	2,301	2,488	2,334	92	1,992	2,510	2,723	2,535	2,557	2,764	2,593
93	1,805	2,275	2,468	2,297	2,318	2,504	2,350	93	2,006	2,528	2,741	2,553	2,576	2,782	2,611
94	1,817	2,290	2,483	2,312	2,333	2,518	2,365	94	2,019	2,544	2,758	2,570	2,592	2,797	2,628
95	1,828	2,303	2,496	2,326	2,345	2,530	2,379	95	2,031	2,560	2,773	2,585	2,606	2,812	2,643
96	1,839	2,317	2,510	2,340	2,360	2,543	2,393	96	2,043	2,573	2,788	2,599	2,622	2,825	2,658
97	1,850	2,330	2,523	2,353	2,374	2,556	2,408	97	2,055	2,588	2,804	2,615	2,637	2,840	2,674
98	1,859	2,344	2,537	2,367	2,388	2,570	2,421	98	2,066	2,605	2,820	2,630	2,653	2,855	2,690
99	1,871	2,358	2,552	2,381	2,402	2,582	2,435	99	2,080	2,620	2,834	2,646	2,669	2,870	2,705

(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 10/1/08**

**INDIANA**

FOR USE IN INDIANA ZIP CODES: 460-464, 470-473

**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	1,096	1,381	1,554	1,394	1,407	1,604	1,427	65	1,218	1,535	1,726	1,550	1,562	1,783	1,586
66	1,096	1,381	1,554	1,394	1,407	1,604	1,427	66	1,218	1,535	1,726	1,550	1,562	1,783	1,586
67	1,096	1,381	1,554	1,394	1,407	1,604	1,427	67	1,218	1,535	1,726	1,550	1,562	1,783	1,586
68	1,142	1,440	1,623	1,453	1,467	1,672	1,487	68	1,268	1,599	1,803	1,615	1,629	1,856	1,651
69	1,194	1,504	1,688	1,518	1,531	1,737	1,554	69	1,326	1,672	1,877	1,687	1,702	1,930	1,725
70	1,241	1,565	1,752	1,579	1,592	1,801	1,615	70	1,379	1,737	1,948	1,755	1,770	2,000	1,794
71	1,287	1,623	1,814	1,639	1,654	1,863	1,677	71	1,431	1,804	2,016	1,822	1,836	2,070	1,863
72	1,332	1,679	1,871	1,696	1,712	1,922	1,735	72	1,481	1,866	2,079	1,884	1,901	2,135	1,928
73	1,374	1,733	1,924	1,750	1,765	1,973	1,790	73	1,528	1,925	2,138	1,944	1,960	2,192	1,989
74	1,414	1,783	1,974	1,801	1,815	2,024	1,841	74	1,571	1,980	2,195	2,000	2,017	2,248	2,045
75	1,450	1,827	2,021	1,845	1,862	2,070	1,888	75	1,611	2,031	2,246	2,051	2,069	2,300	2,097
76	1,483	1,869	2,064	1,888	1,904	2,108	1,931	76	1,649	2,077	2,293	2,098	2,116	2,343	2,145
77	1,516	1,910	2,108	1,929	1,945	2,146	1,972	77	1,684	2,121	2,343	2,143	2,162	2,385	2,191
78	1,546	1,947	2,146	1,966	1,982	2,179	2,011	78	1,717	2,163	2,385	2,184	2,203	2,421	2,234
79	1,571	1,980	2,183	1,999	2,017	2,209	2,045	79	1,746	2,201	2,424	2,222	2,242	2,456	2,272
80	1,597	2,012	2,211	2,032	2,050	2,238	2,078	80	1,775	2,235	2,457	2,258	2,277	2,486	2,310
81	1,620	2,041	2,239	2,061	2,079	2,267	2,108	81	1,801	2,268	2,487	2,291	2,311	2,519	2,343
82	1,642	2,069	2,266	2,088	2,107	2,295	2,137	82	1,824	2,300	2,518	2,322	2,342	2,550	2,374
83	1,663	2,096	2,292	2,116	2,135	2,324	2,164	83	1,848	2,329	2,546	2,351	2,372	2,581	2,405
84	1,684	2,121	2,316	2,143	2,160	2,351	2,191	84	1,871	2,356	2,575	2,380	2,401	2,612	2,434
85	1,703	2,146	2,342	2,167	2,186	2,377	2,217	85	1,892	2,385	2,601	2,409	2,430	2,640	2,463
86	1,723	2,169	2,365	2,192	2,211	2,401	2,242	86	1,913	2,412	2,627	2,436	2,457	2,668	2,491
87	1,741	2,193	2,386	2,216	2,234	2,424	2,265	87	1,934	2,437	2,652	2,461	2,482	2,694	2,517
88	1,758	2,216	2,409	2,237	2,256	2,448	2,289	88	1,953	2,461	2,675	2,486	2,507	2,718	2,542
89	1,775	2,237	2,430	2,258	2,277	2,469	2,310	89	1,972	2,485	2,699	2,510	2,531	2,743	2,566
90	1,791	2,255	2,450	2,277	2,297	2,489	2,331	90	1,990	2,507	2,722	2,532	2,554	2,765	2,589
91	1,805	2,274	2,469	2,296	2,316	2,507	2,350	91	2,007	2,527	2,744	2,552	2,575	2,785	2,610
92	1,820	2,292	2,487	2,314	2,334	2,524	2,368	92	2,021	2,546	2,764	2,571	2,595	2,805	2,630
93	1,832	2,309	2,503	2,331	2,351	2,540	2,384	93	2,036	2,565	2,781	2,589	2,612	2,822	2,648
94	1,844	2,323	2,518	2,346	2,366	2,555	2,399	94	2,049	2,581	2,797	2,606	2,629	2,838	2,666
95	1,854	2,336	2,532	2,359	2,380	2,567	2,413	95	2,060	2,596	2,813	2,621	2,645	2,852	2,682
96	1,865	2,350	2,546	2,373	2,394	2,580	2,428	96	2,072	2,610	2,829	2,637	2,660	2,868	2,696
97	1,875	2,364	2,560	2,388	2,409	2,594	2,441	97	2,085	2,626	2,844	2,653	2,675	2,881	2,713
98	1,888	2,378	2,575	2,401	2,422	2,606	2,457	98	2,097	2,643	2,860	2,668	2,692	2,897	2,730
99	1,898	2,392	2,588	2,415	2,437	2,620	2,471	99	2,109	2,658	2,875	2,684	2,707	2,911	2,745

(Add \$25 One-time Policy Fee)

Modal Factors:      Semi Annual:    0.5000                      Quarterly:    0.2500                      Monthly:      Divide by 12

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**MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**INDIANA**

FOR USE IN INDIANA ZIP CODES: ALL EXCEPT 460-464, 470-473

**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	940	1,184	1,332	1,195	1,206	1,375	1,223	65	1,044	1,316	1,480	1,328	1,339	1,528	1,359
66	940	1,184	1,332	1,195	1,206	1,375	1,223	66	1,044	1,316	1,480	1,328	1,339	1,528	1,359
67	940	1,184	1,332	1,195	1,206	1,375	1,223	67	1,044	1,316	1,480	1,328	1,339	1,528	1,359
68	979	1,234	1,391	1,246	1,257	1,433	1,274	68	1,087	1,371	1,545	1,384	1,396	1,591	1,415
69	1,023	1,289	1,447	1,301	1,312	1,489	1,332	69	1,137	1,433	1,609	1,446	1,459	1,654	1,479
70	1,064	1,341	1,502	1,354	1,364	1,544	1,384	70	1,182	1,489	1,670	1,504	1,517	1,715	1,538
71	1,103	1,391	1,555	1,405	1,418	1,597	1,437	71	1,227	1,546	1,728	1,562	1,574	1,774	1,597
72	1,142	1,439	1,604	1,454	1,467	1,647	1,487	72	1,269	1,599	1,782	1,615	1,629	1,830	1,652
73	1,178	1,485	1,649	1,500	1,513	1,691	1,535	73	1,310	1,650	1,832	1,666	1,680	1,879	1,705
74	1,212	1,528	1,692	1,544	1,556	1,735	1,578	74	1,346	1,697	1,881	1,715	1,729	1,927	1,753
75	1,243	1,566	1,733	1,581	1,596	1,774	1,618	75	1,381	1,741	1,925	1,758	1,773	1,971	1,797
76	1,271	1,602	1,769	1,618	1,632	1,807	1,655	76	1,413	1,780	1,966	1,798	1,814	2,008	1,839
77	1,300	1,637	1,807	1,653	1,667	1,840	1,690	77	1,444	1,818	2,008	1,837	1,853	2,044	1,878
78	1,325	1,669	1,840	1,685	1,699	1,868	1,724	78	1,472	1,854	2,044	1,872	1,888	2,075	1,915
79	1,346	1,697	1,871	1,714	1,729	1,894	1,753	79	1,497	1,886	2,078	1,904	1,922	2,105	1,948
80	1,369	1,724	1,895	1,742	1,757	1,918	1,781	80	1,521	1,916	2,106	1,935	1,952	2,131	1,980
81	1,389	1,750	1,919	1,767	1,782	1,943	1,807	81	1,544	1,944	2,132	1,964	1,981	2,159	2,008
82	1,408	1,773	1,942	1,790	1,806	1,967	1,832	82	1,563	1,971	2,158	1,990	2,007	2,186	2,035
83	1,426	1,796	1,965	1,814	1,830	1,992	1,855	83	1,584	1,996	2,183	2,015	2,033	2,212	2,061
84	1,444	1,818	1,985	1,837	1,851	2,015	1,878	84	1,604	2,020	2,207	2,040	2,058	2,239	2,086
85	1,460	1,840	2,007	1,858	1,874	2,038	1,900	85	1,622	2,044	2,229	2,065	2,083	2,263	2,111
86	1,477	1,859	2,027	1,879	1,895	2,058	1,922	86	1,640	2,067	2,252	2,088	2,106	2,287	2,135
87	1,492	1,880	2,045	1,899	1,915	2,078	1,941	87	1,658	2,089	2,273	2,110	2,128	2,309	2,157
88	1,507	1,899	2,065	1,917	1,934	2,098	1,962	88	1,674	2,110	2,293	2,131	2,149	2,330	2,179
89	1,521	1,917	2,083	1,935	1,952	2,116	1,980	89	1,690	2,130	2,313	2,151	2,169	2,351	2,200
90	1,535	1,933	2,100	1,952	1,969	2,133	1,998	90	1,706	2,149	2,333	2,170	2,189	2,370	2,219
91	1,547	1,949	2,116	1,968	1,985	2,149	2,014	91	1,720	2,166	2,352	2,187	2,207	2,387	2,237
92	1,560	1,965	2,132	1,984	2,001	2,164	2,030	92	1,733	2,183	2,369	2,204	2,224	2,404	2,255
93	1,571	1,979	2,146	1,998	2,015	2,177	2,043	93	1,745	2,199	2,384	2,219	2,239	2,419	2,270
94	1,580	1,991	2,158	2,011	2,028	2,190	2,057	94	1,756	2,212	2,398	2,234	2,254	2,433	2,285
95	1,589	2,003	2,170	2,022	2,040	2,201	2,068	95	1,766	2,225	2,411	2,246	2,267	2,444	2,299
96	1,598	2,014	2,183	2,034	2,052	2,211	2,081	96	1,776	2,237	2,425	2,260	2,280	2,458	2,311
97	1,607	2,026	2,194	2,047	2,065	2,223	2,093	97	1,787	2,251	2,438	2,274	2,293	2,470	2,326
98	1,618	2,039	2,207	2,058	2,076	2,234	2,106	98	1,797	2,265	2,452	2,287	2,308	2,483	2,340
99	1,627	2,050	2,219	2,070	2,089	2,246	2,118	99	1,808	2,278	2,464	2,300	2,320	2,495	2,353

(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 10/1/08**

**INDIANA**

FOR USE IN INDIANA ZIP CODES: 460-464, 470-473

**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	105.08	132.33	148.83	133.67	134.83	153.75	136.67	65	116.75	147.08	165.50	148.50	149.83	170.83	151.92
66	105.08	132.33	148.83	133.67	134.83	153.75	136.67	66	116.75	147.08	165.50	148.50	149.83	170.83	151.92
67	105.08	132.33	148.83	133.67	134.83	153.75	136.67	67	116.75	147.08	165.50	148.50	149.83	170.83	151.92
68	109.50	137.92	155.50	139.33	140.42	160.17	142.42	68	121.67	153.33	172.83	154.67	156.08	178.00	158.25
69	114.33	144.00	161.92	145.50	146.83	166.42	148.83	69	127.17	160.17	179.83	161.67	163.08	184.92	165.50
70	118.92	149.83	168.00	151.25	152.67	172.58	154.67	70	132.17	166.50	186.58	168.17	169.67	191.75	172.00
71	123.50	155.50	173.83	157.08	158.50	178.50	160.67	71	137.17	172.92	193.17	174.58	176.08	198.33	178.58
72	127.67	160.92	179.42	162.50	164.00	184.08	166.25	72	141.92	178.83	199.25	180.58	182.17	204.50	184.75
73	131.75	166.00	184.33	167.67	169.17	189.17	171.50	73	146.42	184.42	204.92	186.25	187.92	210.08	190.50
74	135.50	170.83	189.25	172.50	173.92	193.92	176.42	74	150.58	189.75	210.33	191.75	193.42	215.50	196.00
75	138.92	175.08	193.75	176.92	178.33	198.33	180.92	75	154.42	194.58	215.25	196.50	198.25	220.42	201.00
76	142.17	179.08	197.75	180.92	182.42	202.00	185.08	76	157.92	199.08	219.83	201.00	202.75	224.50	205.67
77	145.25	183.00	202.00	184.83	186.42	205.75	189.00	77	161.42	203.33	224.50	205.25	207.08	228.58	210.00
78	148.08	186.50	205.75	188.42	190.08	208.83	192.67	78	164.42	207.25	228.58	209.33	211.08	232.08	214.00
79	150.58	189.67	209.17	191.75	193.42	211.75	196.00	79	167.42	210.92	232.42	213.00	214.83	235.25	217.75
80	153.00	192.83	211.83	194.67	196.50	214.50	199.25	80	170.00	214.25	235.42	216.42	218.25	238.25	221.25
81	155.25	195.67	214.58	197.58	199.25	217.25	202.00	81	172.50	217.33	238.33	219.50	221.42	241.42	224.50
82	157.33	198.25	217.17	200.17	201.92	220.00	204.75	82	174.83	220.33	241.25	222.42	224.42	244.42	227.58
83	159.33	200.83	219.67	202.75	204.50	222.67	207.42	83	177.08	223.17	244.00	225.33	227.25	247.42	230.50
84	161.33	203.25	222.08	205.25	207.08	225.25	210.00	84	179.17	225.92	246.75	228.08	230.17	250.25	233.33
85	163.25	205.75	224.42	207.75	209.58	227.75	212.42	85	181.42	228.58	249.25	230.83	232.83	253.08	236.08
86	165.00	208.00	226.50	210.00	211.83	230.17	214.83	86	183.42	231.08	251.75	233.33	235.42	255.67	238.67
87	166.75	210.17	228.75	212.25	214.08	232.42	217.08	87	185.33	233.50	254.08	235.92	237.92	258.25	241.25
88	168.42	212.25	230.83	214.50	216.33	234.50	219.33	88	187.17	235.92	256.50	238.25	240.25	260.58	243.58
89	170.08	214.25	232.75	216.42	218.33	236.58	221.42	89	188.92	238.17	258.67	240.42	242.58	262.83	246.00
90	171.58	216.25	234.67	218.33	220.25	238.42	223.33	90	190.58	240.17	260.83	242.67	244.75	264.92	248.17
91	173.00	218.00	236.58	220.17	222.08	240.17	225.17	91	192.17	242.17	262.92	244.67	246.75	267.00	250.17
92	174.33	219.67	238.33	221.83	223.75	241.83	226.92	92	193.67	244.00	264.75	246.50	248.58	268.75	252.08
93	175.50	221.17	239.92	223.33	225.33	243.42	228.50	93	195.00	245.75	266.50	248.25	250.42	270.50	253.83
94	176.67	222.58	241.42	224.75	226.83	244.83	229.92	94	196.25	247.33	268.08	249.83	252.00	271.92	255.50
95	177.75	223.92	242.67	226.08	228.00	246.00	231.25	95	197.50	248.83	269.58	251.33	253.42	273.33	257.00
96	178.75	225.25	244.00	227.50	229.42	247.25	232.67	96	198.67	250.17	271.08	252.67	254.92	274.67	258.42
97	179.83	226.50	245.25	228.75	230.83	248.50	234.08	97	199.75	251.67	272.58	254.17	256.42	276.17	260.00
98	180.75	227.83	246.67	230.17	232.17	249.83	235.42	98	200.92	253.25	274.17	255.67	257.92	277.58	261.50
99	181.92	229.25	248.08	231.42	233.50	251.00	236.75	99	202.25	254.75	275.50	257.25	259.42	279.00	263.00

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**INDIANA**

FOR USE IN INDIANA ZIP CODES: ALL EXCEPT 460-464, 470-473

**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	90.08	113.42	127.58	114.58	115.58	131.75	117.17	65	100.08	126.08	141.83	127.25	128.42	146.42	130.17
66	90.08	113.42	127.58	114.58	115.58	131.75	117.17	66	100.08	126.08	141.83	127.25	128.42	146.42	130.17
67	90.08	113.42	127.58	114.58	115.58	131.75	117.17	67	100.08	126.08	141.83	127.25	128.42	146.42	130.17
68	93.83	118.17	133.25	119.42	120.42	137.25	122.08	68	104.25	131.42	148.17	132.58	133.83	152.58	135.67
69	98.00	123.42	138.75	124.75	125.83	142.67	127.58	69	109.00	137.25	154.17	138.58	139.83	158.50	141.83
70	101.92	128.42	144.00	129.67	130.92	147.92	132.58	70	113.25	142.75	159.92	144.17	145.42	164.33	147.42
71	105.83	133.25	149.00	134.67	135.83	153.00	137.67	71	117.58	148.17	165.58	149.67	150.92	170.00	153.08
72	109.42	137.92	153.75	139.25	140.58	157.83	142.50	72	121.67	153.33	170.75	154.83	156.17	175.25	158.33
73	112.92	142.25	158.00	143.67	145.00	162.17	147.00	73	125.50	158.08	175.67	159.67	161.08	180.08	163.25
74	116.17	146.42	162.25	147.83	149.08	166.17	151.17	74	129.08	162.67	180.33	164.33	165.75	184.75	168.00
75	119.08	150.08	166.08	151.67	152.83	170.00	155.08	75	132.42	166.83	184.50	168.42	169.92	188.92	172.25
76	121.92	153.50	169.50	155.08	156.42	173.17	158.67	76	135.42	170.67	188.42	172.25	173.75	192.42	176.25
77	124.50	156.83	173.17	158.42	159.75	176.33	162.00	77	138.42	174.33	192.42	175.92	177.50	195.92	180.00
78	126.92	159.83	176.33	161.50	162.92	179.00	165.17	78	140.92	177.67	195.92	179.42	180.92	198.92	183.42
79	129.08	162.58	179.25	164.33	165.75	181.50	168.00	79	143.50	180.75	199.17	182.58	184.17	201.67	186.67
80	131.17	165.33	181.58	166.92	168.42	183.83	170.75	80	145.75	183.67	201.75	185.50	187.08	204.25	189.67
81	133.08	167.67	183.92	169.33	170.75	186.25	173.17	81	147.83	186.33	204.33	188.17	189.75	206.92	192.42
82	134.83	169.92	186.17	171.58	173.08	188.58	175.50	82	149.83	188.83	206.75	190.67	192.42	209.50	195.08
83	136.58	172.17	188.25	173.75	175.25	190.92	177.75	83	151.83	191.25	209.17	193.17	194.75	212.08	197.58
84	138.33	174.25	190.33	175.92	177.50	193.08	180.00	84	153.58	193.67	211.50	195.50	197.25	214.50	200.00
85	139.92	176.33	192.42	178.08	179.67	195.25	182.08	85	155.50	195.92	213.67	197.83	199.58	216.92	202.33
86	141.42	178.25	194.17	180.00	181.58	197.25	184.17	86	157.17	198.08	215.75	200.00	201.75	219.17	204.58
87	142.92	180.17	196.08	181.92	183.50	199.17	186.08	87	158.83	200.17	217.83	202.17	203.92	221.33	206.75
88	144.42	181.92	197.83	183.83	185.42	201.00	188.00	88	160.42	202.17	219.83	204.25	205.92	223.33	208.83
89	145.83	183.67	199.50	185.50	187.17	202.83	189.75	89	161.92	204.17	221.67	206.08	207.92	225.33	210.83
90	147.08	185.33	201.17	187.17	188.75	204.42	191.42	90	163.33	205.92	223.58	208.00	209.75	227.08	212.67
91	148.25	186.83	202.83	188.67	190.33	205.92	193.00	91	164.67	207.58	225.42	209.67	211.50	228.83	214.42
92	149.42	188.25	204.33	190.17	191.75	207.33	194.50	92	166.00	209.17	226.92	211.25	213.08	230.33	216.08
93	150.42	189.58	205.67	191.42	193.17	208.67	195.83	93	167.17	210.67	228.42	212.75	214.67	231.83	217.58
94	151.42	190.83	206.92	192.67	194.42	209.83	197.08	94	168.25	212.00	229.83	214.17	216.00	233.08	219.00
95	152.33	191.92	208.00	193.83	195.42	210.83	198.25	95	169.25	213.33	231.08	215.42	217.17	234.33	220.25
96	153.25	193.08	209.17	195.00	196.67	211.92	199.42	96	170.25	214.42	232.33	216.58	218.50	235.42	221.50
97	154.17	194.17	210.25	196.08	197.83	213.00	200.67	97	171.25	215.67	233.67	217.92	219.75	236.67	222.83
98	154.92	195.33	211.42	197.25	199.00	214.17	201.75	98	172.17	217.08	235.00	219.17	221.08	237.92	224.17
99	155.92	196.50	212.67	198.42	200.17	215.17	202.92	99	173.33	218.33	236.17	220.50	222.42	239.17	225.42

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**INDIANA**

**FOR USE IN INDIANA ZIP CODES: 460-464, 470-473**

**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	91.33	115.08	129.50	116.17	117.25	133.67	118.92	65	101.50	127.92	143.83	129.17	130.17	148.58	132.17
66	91.33	115.08	129.50	116.17	117.25	133.67	118.92	66	101.50	127.92	143.83	129.17	130.17	148.58	132.17
67	91.33	115.08	129.50	116.17	117.25	133.67	118.92	67	101.50	127.92	143.83	129.17	130.17	148.58	132.17
68	95.17	120.00	135.25	121.08	122.25	139.33	123.92	68	105.67	133.25	150.25	134.58	135.75	154.67	137.58
69	99.50	125.33	140.67	126.50	127.58	144.75	129.50	69	110.50	139.33	156.42	140.58	141.83	160.83	143.75
70	103.42	130.42	146.00	131.58	132.67	150.08	134.58	70	114.92	144.75	162.33	146.25	147.50	166.67	149.50
71	107.25	135.25	151.17	136.58	137.83	155.25	139.75	71	119.25	150.33	168.00	151.83	153.00	172.50	155.25
72	111.00	139.92	155.92	141.33	142.67	160.17	144.58	72	123.42	155.50	173.25	157.00	158.42	177.92	160.67
73	114.50	144.42	160.33	145.83	147.08	164.42	149.17	73	127.33	160.42	178.17	162.00	163.33	182.67	165.75
74	117.83	148.58	164.50	150.08	151.25	168.67	153.42	74	130.92	165.00	182.92	166.67	168.08	187.33	170.42
75	120.83	152.25	168.42	153.75	155.17	172.50	157.33	75	134.25	169.25	187.17	170.92	172.42	191.67	174.75
76	123.58	155.75	172.00	157.33	158.67	175.67	160.92	76	137.42	173.08	191.08	174.83	176.33	195.25	178.75
77	126.33	159.17	175.67	160.75	162.08	178.83	164.33	77	140.33	176.75	195.25	178.58	180.17	198.75	182.58
78	128.83	162.25	178.83	163.83	165.17	181.58	167.58	78	143.08	180.25	198.75	182.00	183.58	201.75	186.17
79	130.92	165.00	181.92	166.58	168.08	184.08	170.42	79	145.50	183.42	202.00	185.17	186.83	204.67	189.33
80	133.08	167.67	184.25	169.33	170.83	186.50	173.17	80	147.92	186.25	204.75	188.17	189.75	207.17	192.50
81	135.00	170.08	186.58	171.75	173.25	188.92	175.67	81	150.08	189.00	207.25	190.92	192.58	209.92	195.25
82	136.83	172.42	188.83	174.00	175.58	191.25	178.08	82	152.00	191.67	209.83	193.50	195.17	212.50	197.83
83	138.58	174.67	191.00	176.33	177.92	193.67	180.33	83	154.00	194.08	212.17	195.92	197.67	215.08	200.42
84	140.33	176.75	193.00	178.58	180.00	195.92	182.58	84	155.92	196.33	214.58	198.33	200.08	217.67	202.83
85	141.92	178.83	195.17	180.58	182.17	198.08	184.75	85	157.67	198.75	216.75	200.75	202.50	220.00	205.25
86	143.58	180.75	197.08	182.67	184.25	200.08	186.83	86	159.42	201.00	218.92	203.00	204.75	222.33	207.58
87	145.08	182.75	198.83	184.67	186.17	202.00	188.75	87	161.17	203.08	221.00	205.08	206.83	224.50	209.75
88	146.50	184.67	200.75	186.42	188.00	204.00	190.75	88	162.75	205.08	222.92	207.17	208.92	226.50	211.83
89	147.92	186.42	202.50	188.17	189.75	205.75	192.50	89	164.33	207.08	224.92	209.17	210.92	228.58	213.83
90	149.25	187.92	204.17	189.75	191.42	207.42	194.25	90	165.83	208.92	226.83	211.00	212.83	230.42	215.75
91	150.42	189.50	205.75	191.33	193.00	208.92	195.83	91	167.25	210.58	228.67	212.67	214.58	232.08	217.50
92	151.67	191.00	207.25	192.83	194.50	210.33	197.33	92	168.42	212.17	230.33	214.25	216.25	233.75	219.17
93	152.67	192.42	208.58	194.25	195.92	211.67	198.67	93	169.67	213.75	231.75	215.75	217.67	235.17	220.67
94	153.67	193.58	209.83	195.50	197.17	212.92	199.92	94	170.75	215.08	233.08	217.17	219.08	236.50	222.17
95	154.50	194.67	211.00	196.58	198.33	213.92	201.08	95	171.67	216.33	234.42	218.42	220.42	237.67	223.50
96	155.42	195.83	212.17	197.75	199.50	215.00	202.33	96	172.67	217.50	235.75	219.75	221.67	239.00	224.67
97	156.25	197.00	213.33	199.00	200.75	216.17	203.42	97	173.75	218.83	237.00	221.08	222.92	240.08	226.08
98	157.33	198.17	214.58	200.08	201.83	217.17	204.75	98	174.75	220.25	238.33	222.33	224.33	241.42	227.50
99	158.17	199.33	215.67	201.25	203.08	218.33	205.92	99	175.75	221.50	239.58	223.67	225.58	242.58	228.75

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**INDIANA**

**FOR USE IN INDIANA ZIP CODES: ALL EXCEPT 460-464, 470-473**

**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	78.33	98.67	111.00	99.58	100.50	114.58	101.92	65	87.00	109.67	123.33	110.67	111.58	127.33	113.25
66	78.33	98.67	111.00	99.58	100.50	114.58	101.92	66	87.00	109.67	123.33	110.67	111.58	127.33	113.25
67	78.33	98.67	111.00	99.58	100.50	114.58	101.92	67	87.00	109.67	123.33	110.67	111.58	127.33	113.25
68	81.58	102.83	115.92	103.83	104.75	119.42	106.17	68	90.58	114.25	128.75	115.33	116.33	132.58	117.92
69	85.25	107.42	120.58	108.42	109.33	124.08	111.00	69	94.75	119.42	134.08	120.50	121.58	137.83	123.25
70	88.67	111.75	125.17	112.83	113.67	128.67	115.33	70	98.50	124.08	139.17	125.33	126.42	142.92	128.17
71	91.92	115.92	129.58	117.08	118.17	133.08	119.75	71	102.25	128.83	144.00	130.17	131.17	147.83	133.08
72	95.17	119.92	133.67	121.17	122.25	137.25	123.92	72	105.75	133.25	148.50	134.58	135.75	152.50	137.67
73	98.17	123.75	137.42	125.00	126.08	140.92	127.92	73	109.17	137.50	152.67	138.83	140.00	156.58	142.08
74	101.00	127.33	141.00	128.67	129.67	144.58	131.50	74	112.17	141.42	156.75	142.92	144.08	160.58	146.08
75	103.58	130.50	144.42	131.75	133.00	147.83	134.83	75	115.08	145.08	160.42	146.50	147.75	164.25	149.75
76	105.92	133.50	147.42	134.83	136.00	150.58	137.92	76	117.75	148.33	163.83	149.83	151.17	167.33	153.25
77	108.33	136.42	150.58	137.75	138.92	153.33	140.83	77	120.33	151.50	167.33	153.08	154.42	170.33	156.50
78	110.42	139.08	153.33	140.42	141.58	155.67	143.67	78	122.67	154.50	170.33	156.00	157.33	172.92	159.58
79	112.17	141.42	155.92	142.83	144.08	157.83	146.08	79	124.75	157.17	173.17	158.67	160.17	175.42	162.33
80	114.08	143.67	157.92	145.17	146.42	159.83	148.42	80	126.75	159.67	175.50	161.25	162.67	177.58	165.00
81	115.75	145.83	159.92	147.25	148.50	161.92	150.58	81	128.67	162.00	177.67	163.67	165.08	179.92	167.33
82	117.33	147.75	161.83	149.17	150.50	163.92	152.67	82	130.25	164.25	179.83	165.83	167.25	182.17	169.58
83	118.83	149.67	163.75	151.17	152.50	166.00	154.58	83	132.00	166.33	181.92	167.92	169.42	184.33	171.75
84	120.33	151.50	165.42	153.08	154.25	167.92	156.50	84	133.67	168.33	183.92	170.00	171.50	186.58	173.83
85	121.67	153.33	167.25	154.83	156.17	169.83	158.33	85	135.17	170.33	185.75	172.08	173.58	188.58	175.92
86	123.08	154.92	168.92	156.58	157.92	171.50	160.17	86	136.67	172.25	187.67	174.00	175.50	190.58	177.92
87	124.33	156.67	170.42	158.25	159.58	173.17	161.75	87	138.17	174.08	189.42	175.83	177.33	192.42	179.75
88	125.58	158.25	172.08	159.75	161.17	174.83	163.50	88	139.50	175.83	191.08	177.58	179.08	194.17	181.58
89	126.75	159.75	173.58	161.25	162.67	176.33	165.00	89	140.83	177.50	192.75	179.25	180.75	195.92	183.33
90	127.92	161.08	175.00	162.67	164.08	177.75	166.50	90	142.17	179.08	194.42	180.83	182.42	197.50	184.92
91	128.92	162.42	176.33	164.00	165.42	179.08	167.83	91	143.33	180.50	196.00	182.25	183.92	198.92	186.42
92	130.00	163.75	177.67	165.33	166.75	180.33	169.17	92	144.42	181.92	197.42	183.67	185.33	200.33	187.92
93	130.92	164.92	178.83	166.50	167.92	181.42	170.25	93	145.42	183.25	198.67	184.92	186.58	201.58	189.17
94	131.67	165.92	179.83	167.58	169.00	182.50	171.42	94	146.33	184.33	199.83	186.17	187.83	202.75	190.42
95	132.42	166.92	180.83	168.50	170.00	183.42	172.33	95	147.17	185.42	200.92	187.17	188.92	203.67	191.58
96	133.17	167.83	181.92	169.50	171.00	184.25	173.42	96	148.00	186.42	202.08	188.33	190.00	204.83	192.58
97	133.92	168.83	182.83	170.58	172.08	185.25	174.42	97	148.92	187.58	203.17	189.50	191.08	205.83	193.83
98	134.83	169.92	183.92	171.50	173.00	186.17	175.50	98	149.75	188.75	204.33	190.58	192.33	206.92	195.00
99	135.58	170.83	184.92	172.50	174.08	187.17	176.50	99	150.67	189.83	205.33	191.67	193.33	207.92	196.08

(Add \$25 One-time Policy Fee)