

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

KENTUCKY

FOR USE IN KENTUCKY ZIP CODES: 400-406, 410

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
0-64	2,057	NA	NA	NA	NA	NA	NA	0-64	2,286	NA	NA	NA	NA	NA	NA
65	1,324	1,667	1,875	1,684	1,699	1,937	1,723	65	1,471	1,853	2,084	1,871	1,888	2,153	1,914
66	1,324	1,667	1,875	1,684	1,699	1,937	1,723	66	1,471	1,853	2,084	1,871	1,888	2,153	1,914
67	1,324	1,667	1,875	1,684	1,699	1,937	1,723	67	1,471	1,853	2,084	1,871	1,888	2,153	1,914
68	1,380	1,737	1,959	1,755	1,770	2,018	1,796	68	1,532	1,931	2,177	1,950	1,968	2,243	1,995
69	1,441	1,815	2,040	1,833	1,850	2,097	1,875	69	1,601	2,018	2,266	2,038	2,055	2,330	2,084
70	1,498	1,888	2,117	1,907	1,924	2,175	1,950	70	1,664	2,098	2,351	2,119	2,138	2,415	2,167
71	1,556	1,959	2,191	1,979	1,997	2,248	2,024	71	1,728	2,178	2,434	2,199	2,218	2,499	2,250
72	1,609	2,028	2,261	2,048	2,066	2,321	2,095	72	1,787	2,253	2,511	2,275	2,295	2,577	2,327
73	1,660	2,092	2,323	2,114	2,130	2,384	2,162	73	1,845	2,324	2,583	2,348	2,369	2,647	2,400
74	1,707	2,153	2,385	2,174	2,192	2,443	2,223	74	1,898	2,392	2,649	2,415	2,437	2,715	2,470
75	1,751	2,206	2,441	2,228	2,247	2,499	2,280	75	1,947	2,452	2,712	2,476	2,498	2,776	2,533
76	1,792	2,256	2,492	2,280	2,300	2,546	2,331	76	1,991	2,508	2,770	2,533	2,555	2,830	2,590
77	1,830	2,305	2,546	2,329	2,349	2,591	2,381	77	2,033	2,562	2,830	2,587	2,609	2,880	2,646
78	1,866	2,350	2,591	2,373	2,394	2,632	2,428	78	2,072	2,612	2,880	2,638	2,660	2,923	2,696
79	1,898	2,391	2,636	2,415	2,437	2,668	2,470	79	2,108	2,658	2,928	2,684	2,707	2,965	2,744
80	1,929	2,430	2,669	2,453	2,476	2,702	2,511	80	2,143	2,701	2,966	2,726	2,750	3,002	2,789
81	1,956	2,465	2,703	2,490	2,511	2,737	2,546	81	2,174	2,738	3,003	2,766	2,790	3,041	2,830
82	1,981	2,498	2,736	2,522	2,545	2,772	2,579	82	2,203	2,775	3,040	2,804	2,829	3,080	2,868
83	2,008	2,529	2,767	2,555	2,577	2,806	2,613	83	2,231	2,812	3,075	2,839	2,863	3,117	2,904
84	2,032	2,561	2,797	2,587	2,609	2,838	2,646	84	2,258	2,846	3,109	2,874	2,899	3,154	2,940
85	2,057	2,591	2,829	2,618	2,640	2,870	2,676	85	2,286	2,880	3,142	2,909	2,934	3,188	2,974
86	2,079	2,620	2,855	2,646	2,669	2,899	2,707	86	2,311	2,912	3,172	2,940	2,966	3,221	3,008
87	2,101	2,648	2,882	2,674	2,697	2,928	2,735	87	2,335	2,942	3,203	2,972	2,998	3,254	3,040
88	2,123	2,674	2,909	2,702	2,725	2,956	2,764	88	2,359	2,972	3,232	3,002	3,028	3,283	3,069
89	2,144	2,701	2,933	2,726	2,751	2,981	2,790	89	2,380	3,001	3,259	3,030	3,057	3,312	3,100
90	2,163	2,724	2,958	2,751	2,774	3,005	2,814	90	2,401	3,027	3,287	3,058	3,084	3,339	3,127
91	2,179	2,746	2,981	2,773	2,797	3,027	2,836	91	2,421	3,051	3,313	3,083	3,109	3,363	3,153
92	2,197	2,767	3,003	2,794	2,819	3,047	2,859	92	2,440	3,075	3,336	3,106	3,133	3,385	3,176
93	2,212	2,787	3,022	2,814	2,839	3,067	2,879	93	2,458	3,096	3,359	3,128	3,155	3,408	3,198
94	2,226	2,805	3,041	2,833	2,858	3,085	2,897	94	2,473	3,116	3,379	3,147	3,175	3,427	3,218
95	2,239	2,821	3,058	2,849	2,873	3,100	2,914	95	2,489	3,135	3,398	3,166	3,193	3,443	3,237
96	2,252	2,838	3,075	2,865	2,891	3,115	2,932	96	2,502	3,153	3,415	3,185	3,212	3,461	3,256
97	2,266	2,855	3,090	2,882	2,909	3,132	2,948	97	2,517	3,171	3,434	3,204	3,231	3,480	3,276
98	2,277	2,871	3,108	2,899	2,924	3,147	2,966	98	2,532	3,191	3,453	3,221	3,251	3,498	3,295
99	2,292	2,889	3,126	2,917	2,942	3,164	2,983	99	2,547	3,209	3,472	3,241	3,268	3,515	3,314

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

'Form 5764-Rev. 11/08 KY

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

KENTUCKY

FOR USE IN KENTUCKY ZIP CODES: ALL EXCEPT 400-406, 410

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
0-64	1,959	NA	NA	NA	NA	NA	NA	0-64	2,177	NA	NA	NA	NA	NA	NA
65	1,261	1,588	1,786	1,604	1,618	1,845	1,641	65	1,401	1,765	1,985	1,782	1,798	2,050	1,823
66	1,261	1,588	1,786	1,604	1,618	1,845	1,641	66	1,401	1,765	1,985	1,782	1,798	2,050	1,823
67	1,261	1,588	1,786	1,604	1,618	1,845	1,641	67	1,401	1,765	1,985	1,782	1,798	2,050	1,823
68	1,314	1,654	1,866	1,671	1,686	1,922	1,710	68	1,459	1,839	2,073	1,857	1,874	2,136	1,900
69	1,372	1,729	1,943	1,746	1,762	1,997	1,786	69	1,525	1,922	2,158	1,941	1,957	2,219	1,985
70	1,427	1,798	2,016	1,816	1,832	2,071	1,857	70	1,585	1,998	2,239	2,018	2,036	2,300	2,064
71	1,482	1,866	2,087	1,885	1,902	2,141	1,928	71	1,646	2,074	2,318	2,094	2,112	2,380	2,143
72	1,532	1,931	2,153	1,950	1,968	2,210	1,995	72	1,702	2,146	2,391	2,167	2,186	2,454	2,216
73	1,581	1,992	2,212	2,013	2,029	2,270	2,059	73	1,757	2,213	2,460	2,236	2,256	2,521	2,286
74	1,626	2,050	2,271	2,070	2,088	2,327	2,117	74	1,808	2,278	2,523	2,300	2,321	2,586	2,352
75	1,668	2,101	2,325	2,122	2,140	2,380	2,171	75	1,854	2,335	2,583	2,358	2,379	2,644	2,412
76	1,707	2,149	2,373	2,171	2,190	2,425	2,220	76	1,896	2,389	2,638	2,412	2,433	2,695	2,467
77	1,743	2,195	2,425	2,218	2,237	2,468	2,268	77	1,936	2,440	2,695	2,464	2,485	2,743	2,520
78	1,777	2,238	2,468	2,260	2,280	2,507	2,312	78	1,973	2,488	2,743	2,512	2,533	2,784	2,568
79	1,808	2,277	2,510	2,300	2,321	2,541	2,352	79	2,008	2,531	2,789	2,556	2,578	2,824	2,613
80	1,837	2,314	2,542	2,336	2,358	2,573	2,391	80	2,041	2,572	2,825	2,596	2,619	2,859	2,656
81	1,863	2,348	2,574	2,371	2,391	2,607	2,425	81	2,070	2,608	2,860	2,634	2,657	2,896	2,695
82	1,887	2,379	2,606	2,402	2,424	2,640	2,456	82	2,098	2,643	2,895	2,670	2,694	2,933	2,731
83	1,912	2,409	2,635	2,433	2,454	2,672	2,489	83	2,125	2,678	2,929	2,704	2,727	2,969	2,766
84	1,935	2,439	2,664	2,464	2,485	2,703	2,520	84	2,150	2,710	2,961	2,737	2,761	3,004	2,800
85	1,959	2,468	2,694	2,493	2,514	2,733	2,549	85	2,177	2,743	2,992	2,770	2,794	3,036	2,832
86	1,980	2,495	2,719	2,520	2,542	2,761	2,578	86	2,201	2,773	3,021	2,800	2,825	3,068	2,865
87	2,001	2,522	2,745	2,547	2,569	2,789	2,605	87	2,224	2,802	3,050	2,830	2,855	3,099	2,895
88	2,022	2,547	2,770	2,573	2,595	2,815	2,632	88	2,247	2,830	3,078	2,859	2,884	3,127	2,923
89	2,042	2,572	2,793	2,596	2,620	2,839	2,657	89	2,267	2,858	3,104	2,886	2,911	3,154	2,952
90	2,060	2,594	2,817	2,620	2,642	2,862	2,680	90	2,287	2,883	3,130	2,912	2,937	3,180	2,978
91	2,075	2,615	2,839	2,641	2,664	2,883	2,701	91	2,306	2,906	3,155	2,936	2,961	3,203	3,003
92	2,092	2,635	2,860	2,661	2,685	2,902	2,723	92	2,324	2,929	3,177	2,958	2,984	3,224	3,025
93	2,107	2,654	2,878	2,680	2,704	2,921	2,742	93	2,341	2,949	3,199	2,979	3,005	3,246	3,046
94	2,120	2,671	2,896	2,698	2,722	2,938	2,759	94	2,355	2,968	3,218	2,997	3,024	3,264	3,065
95	2,132	2,687	2,912	2,713	2,736	2,952	2,775	95	2,370	2,986	3,236	3,015	3,041	3,279	3,083
96	2,145	2,703	2,929	2,729	2,753	2,967	2,792	96	2,383	3,003	3,252	3,033	3,059	3,296	3,101
97	2,158	2,719	2,943	2,745	2,770	2,983	2,808	97	2,397	3,020	3,270	3,051	3,077	3,314	3,120
98	2,169	2,734	2,960	2,761	2,785	2,997	2,825	98	2,411	3,039	3,289	3,068	3,096	3,331	3,138
99	2,183	2,751	2,977	2,778	2,802	3,013	2,841	99	2,426	3,056	3,307	3,087	3,112	3,348	3,156

(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

KENTUCKY

FOR USE IN KENTUCKY ZIP CODES: 400-406, 410

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
0-64	1,787	NA	NA	NA	NA	NA	NA	0-64	1,987	NA	NA	NA	NA	NA	NA
65	1,151	1,450	1,631	1,464	1,477	1,684	1,498	65	1,280	1,611	1,812	1,628	1,640	1,872	1,664
66	1,151	1,450	1,631	1,464	1,477	1,684	1,498	66	1,280	1,611	1,812	1,628	1,640	1,872	1,664
67	1,151	1,450	1,631	1,464	1,477	1,684	1,498	67	1,280	1,611	1,812	1,628	1,640	1,872	1,664
68	1,199	1,511	1,704	1,527	1,539	1,755	1,560	68	1,332	1,679	1,893	1,696	1,709	1,950	1,734
69	1,254	1,579	1,773	1,595	1,608	1,824	1,631	69	1,392	1,755	1,971	1,772	1,786	2,027	1,811
70	1,303	1,643	1,841	1,658	1,673	1,891	1,696	70	1,448	1,824	2,045	1,843	1,859	2,100	1,884
71	1,352	1,704	1,905	1,722	1,736	1,956	1,761	71	1,503	1,894	2,117	1,912	1,929	2,174	1,956
72	1,400	1,763	1,966	1,781	1,797	2,018	1,822	72	1,555	1,959	2,183	1,978	1,996	2,242	2,024
73	1,443	1,820	2,020	1,836	1,853	2,072	1,880	73	1,604	2,021	2,245	2,041	2,058	2,302	2,088
74	1,486	1,872	2,074	1,891	1,907	2,125	1,932	74	1,650	2,079	2,304	2,100	2,118	2,361	2,147
75	1,523	1,919	2,123	1,937	1,954	2,174	1,981	75	1,693	2,133	2,359	2,154	2,172	2,414	2,202
76	1,557	1,961	2,167	1,981	1,999	2,214	2,028	76	1,731	2,180	2,409	2,203	2,222	2,460	2,252
77	1,591	2,006	2,214	2,025	2,042	2,253	2,071	77	1,768	2,227	2,460	2,250	2,270	2,503	2,301
78	1,623	2,044	2,253	2,064	2,081	2,289	2,113	78	1,803	2,271	2,503	2,293	2,313	2,542	2,346
79	1,650	2,079	2,292	2,099	2,118	2,321	2,147	79	1,833	2,311	2,546	2,332	2,353	2,578	2,386
80	1,677	2,114	2,322	2,134	2,153	2,350	2,182	80	1,863	2,348	2,579	2,371	2,392	2,610	2,424
81	1,702	2,144	2,351	2,165	2,183	2,380	2,214	81	1,891	2,381	2,612	2,405	2,427	2,645	2,460
82	1,724	2,172	2,379	2,193	2,213	2,411	2,244	82	1,915	2,414	2,644	2,438	2,459	2,678	2,493
83	1,746	2,201	2,407	2,222	2,242	2,440	2,272	83	1,940	2,444	2,673	2,469	2,491	2,711	2,525
84	1,768	2,227	2,433	2,250	2,268	2,469	2,301	84	1,966	2,474	2,703	2,499	2,521	2,743	2,557
85	1,787	2,253	2,459	2,275	2,295	2,496	2,327	85	1,987	2,503	2,732	2,528	2,550	2,772	2,587
86	1,809	2,277	2,483	2,302	2,322	2,521	2,353	86	2,009	2,533	2,759	2,558	2,579	2,801	2,616
87	1,827	2,303	2,505	2,326	2,346	2,546	2,378	87	2,031	2,559	2,785	2,585	2,607	2,830	2,643
88	1,846	2,326	2,528	2,349	2,370	2,569	2,402	88	2,051	2,585	2,810	2,610	2,633	2,855	2,669
89	1,863	2,349	2,550	2,371	2,392	2,591	2,424	89	2,071	2,609	2,834	2,636	2,658	2,880	2,694
90	1,881	2,369	2,571	2,392	2,413	2,613	2,448	90	2,090	2,633	2,858	2,659	2,682	2,903	2,718
91	1,895	2,389	2,591	2,412	2,433	2,633	2,468	91	2,106	2,653	2,881	2,680	2,703	2,923	2,742
92	1,910	2,407	2,612	2,430	2,451	2,649	2,486	92	2,123	2,673	2,902	2,701	2,724	2,944	2,763
93	1,924	2,423	2,628	2,448	2,469	2,667	2,502	93	2,138	2,693	2,920	2,718	2,743	2,963	2,781
94	1,936	2,439	2,644	2,463	2,485	2,683	2,519	94	2,150	2,711	2,938	2,736	2,762	2,980	2,799
95	1,948	2,453	2,659	2,477	2,499	2,695	2,535	95	2,164	2,725	2,954	2,752	2,776	2,995	2,815
96	1,958	2,468	2,673	2,492	2,515	2,709	2,548	96	2,176	2,742	2,969	2,768	2,793	3,010	2,832
97	1,970	2,482	2,688	2,507	2,528	2,723	2,564	97	2,189	2,757	2,987	2,786	2,810	3,026	2,849
98	1,981	2,497	2,703	2,521	2,544	2,736	2,579	98	2,202	2,774	3,003	2,801	2,826	3,041	2,865
99	1,993	2,512	2,717	2,537	2,559	2,751	2,595	99	2,216	2,791	3,019	2,818	2,842	3,057	2,882

(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

KENTUCKY

FOR USE IN KENTUCKY ZIP CODES: ALL EXCEPT 400-406, 410

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
0-64	1,702	NA	NA	NA	NA	NA	NA	0-64	1,892	NA	NA	NA	NA	NA	NA
65	1,096	1,381	1,553	1,394	1,407	1,604	1,427	65	1,219	1,534	1,726	1,550	1,562	1,783	1,585
66	1,096	1,381	1,553	1,394	1,407	1,604	1,427	66	1,219	1,534	1,726	1,550	1,562	1,783	1,585
67	1,096	1,381	1,553	1,394	1,407	1,604	1,427	67	1,219	1,534	1,726	1,550	1,562	1,783	1,585
68	1,142	1,439	1,623	1,454	1,466	1,671	1,486	68	1,269	1,599	1,803	1,615	1,628	1,857	1,651
69	1,194	1,504	1,689	1,519	1,531	1,737	1,553	69	1,326	1,671	1,877	1,688	1,701	1,930	1,725
70	1,241	1,565	1,753	1,579	1,593	1,801	1,615	70	1,379	1,737	1,948	1,755	1,770	2,000	1,794
71	1,288	1,623	1,814	1,640	1,653	1,863	1,677	71	1,431	1,804	2,016	1,821	1,837	2,070	1,863
72	1,333	1,679	1,872	1,696	1,711	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	1,749	1,765	1,973	1,790	73	1,528	1,925	2,138	1,944	1,960	2,192	1,989
74	1,415	1,783	1,975	1,801	1,816	2,024	1,840	74	1,571	1,980	2,194	2,000	2,017	2,249	2,045
75	1,450	1,828	2,022	1,845	1,861	2,070	1,887	75	1,612	2,031	2,247	2,051	2,069	2,299	2,097
76	1,483	1,868	2,064	1,887	1,904	2,109	1,931	76	1,649	2,076	2,294	2,098	2,116	2,343	2,145
77	1,515	1,910	2,109	1,929	1,945	2,146	1,972	77	1,684	2,121	2,343	2,143	2,162	2,384	2,191
78	1,546	1,947	2,146	1,966	1,982	2,180	2,012	78	1,717	2,163	2,384	2,184	2,203	2,421	2,234
79	1,571	1,980	2,183	1,999	2,017	2,210	2,045	79	1,746	2,201	2,425	2,221	2,241	2,455	2,272
80	1,597	2,013	2,211	2,032	2,050	2,238	2,078	80	1,774	2,236	2,456	2,258	2,278	2,486	2,309
81	1,621	2,042	2,239	2,062	2,079	2,267	2,109	81	1,801	2,268	2,488	2,290	2,311	2,519	2,343
82	1,642	2,069	2,266	2,089	2,108	2,296	2,137	82	1,824	2,299	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	2,328	2,546	2,351	2,372	2,582	2,405
84	1,684	2,121	2,317	2,143	2,160	2,351	2,191	84	1,872	2,356	2,574	2,380	2,401	2,612	2,435
85	1,702	2,146	2,342	2,167	2,186	2,377	2,216	85	1,892	2,384	2,602	2,408	2,429	2,640	2,464
86	1,723	2,169	2,365	2,192	2,211	2,401	2,241	86	1,913	2,412	2,628	2,436	2,456	2,668	2,491
87	1,740	2,193	2,386	2,215	2,234	2,425	2,265	87	1,934	2,437	2,652	2,462	2,483	2,695	2,517
88	1,758	2,215	2,408	2,237	2,257	2,447	2,288	88	1,953	2,462	2,676	2,486	2,508	2,719	2,542
89	1,774	2,237	2,429	2,258	2,278	2,468	2,309	89	1,972	2,485	2,699	2,510	2,531	2,743	2,566
90	1,791	2,256	2,449	2,278	2,298	2,489	2,331	90	1,990	2,508	2,722	2,532	2,554	2,765	2,589
91	1,805	2,275	2,468	2,297	2,317	2,508	2,350	91	2,006	2,527	2,744	2,552	2,574	2,784	2,611
92	1,819	2,292	2,488	2,314	2,334	2,523	2,368	92	2,022	2,546	2,764	2,572	2,594	2,804	2,631
93	1,832	2,308	2,503	2,331	2,351	2,540	2,383	93	2,036	2,565	2,781	2,589	2,612	2,822	2,649
94	1,844	2,323	2,518	2,346	2,367	2,555	2,399	94	2,048	2,582	2,798	2,606	2,630	2,838	2,666
95	1,855	2,336	2,532	2,359	2,380	2,567	2,414	95	2,061	2,595	2,813	2,621	2,644	2,852	2,681
96	1,865	2,350	2,546	2,373	2,395	2,580	2,427	96	2,072	2,611	2,828	2,636	2,660	2,867	2,697
97	1,876	2,364	2,560	2,388	2,408	2,593	2,442	97	2,085	2,626	2,845	2,653	2,676	2,882	2,713
98	1,887	2,378	2,574	2,401	2,423	2,606	2,456	98	2,097	2,642	2,860	2,668	2,691	2,896	2,729
99	1,898	2,392	2,588	2,416	2,437	2,620	2,471	99	2,110	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

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

KENTUCKY

FOR USE IN KENTUCKY ZIP CODES: 400-406, 410

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
0-64	171.42	NA	NA	NA	NA	NA	NA	0-64	190.50	NA	NA	NA	NA	NA	NA
65	110.33	138.92	156.25	140.33	141.58	161.42	143.58	65	122.58	154.42	173.67	155.92	157.33	179.42	159.50
66	110.33	138.92	156.25	140.33	141.58	161.42	143.58	66	122.58	154.42	173.67	155.92	157.33	179.42	159.50
67	110.33	138.92	156.25	140.33	141.58	161.42	143.58	67	122.58	154.42	173.67	155.92	157.33	179.42	159.50
68	115.00	144.75	163.25	146.25	147.50	168.17	149.67	68	127.67	160.92	181.42	162.50	164.00	186.92	166.25
69	120.08	151.25	170.00	152.75	154.17	174.75	156.25	69	133.42	168.17	188.83	169.83	171.25	194.17	173.67
70	124.83	157.33	176.42	158.92	160.33	181.25	162.50	70	138.67	174.83	195.92	176.58	178.17	201.25	180.58
71	129.67	163.25	182.58	164.92	166.42	187.33	168.67	71	144.00	181.50	202.83	183.25	184.83	208.25	187.50
72	134.08	169.00	188.42	170.67	172.17	193.42	174.58	72	148.92	187.75	209.25	189.58	191.25	214.75	193.92
73	138.33	174.33	193.58	176.17	177.50	198.67	180.17	73	153.75	193.67	215.25	195.67	197.42	220.58	200.00
74	142.25	179.42	198.75	181.17	182.67	203.58	185.25	74	158.17	199.33	220.75	201.25	203.08	226.25	205.83
75	145.92	183.83	203.42	185.67	187.25	208.25	190.00	75	162.25	204.33	226.00	206.33	208.17	231.33	211.08
76	149.33	188.00	207.67	190.00	191.67	212.17	194.25	76	165.92	209.00	230.83	211.08	212.92	235.83	215.83
77	152.50	192.08	212.17	194.08	195.75	215.92	198.42	77	169.42	213.50	235.83	215.58	217.42	240.00	220.50
78	155.50	195.83	215.92	197.75	199.50	219.33	202.33	78	172.67	217.67	240.00	219.83	221.67	243.58	224.67
79	158.17	199.25	219.67	201.25	203.08	222.33	205.83	79	175.67	221.50	244.00	223.67	225.58	247.08	228.67
80	160.75	202.50	222.42	204.42	206.33	225.17	209.25	80	178.58	225.08	247.17	227.17	229.17	250.17	232.42
81	163.00	205.42	225.25	207.50	209.25	228.08	212.17	81	181.17	228.17	250.25	230.50	232.50	253.42	235.83
82	165.08	208.17	228.00	210.17	212.08	231.00	214.92	82	183.58	231.25	253.33	233.67	235.75	256.67	239.00
83	167.33	210.75	230.58	212.92	214.75	233.83	217.75	83	185.92	234.33	256.25	236.58	238.58	259.75	242.00
84	169.33	213.42	233.08	215.58	217.42	236.50	220.50	84	188.17	237.17	259.08	239.50	241.58	262.83	245.00
85	171.42	215.92	235.75	218.17	220.00	239.17	223.00	85	190.50	240.00	261.83	242.42	244.50	265.67	247.83
86	173.25	218.33	237.92	220.50	222.42	241.58	225.58	86	192.58	242.67	264.33	245.00	247.17	268.42	250.67
87	175.08	220.67	240.17	222.83	224.75	244.00	227.92	87	194.58	245.17	266.92	247.67	249.83	271.17	253.33
88	176.92	222.83	242.42	225.17	227.08	246.33	230.33	88	196.58	247.67	269.33	250.17	252.33	273.58	255.75
89	178.67	225.08	244.42	227.17	229.25	248.42	232.50	89	198.33	250.08	271.58	252.50	254.75	276.00	258.33
90	180.25	227.00	246.50	229.25	231.17	250.42	234.50	90	200.08	252.25	273.92	254.83	257.00	278.25	260.58
91	181.58	228.83	248.42	231.08	233.08	252.25	236.33	91	201.75	254.25	276.08	256.92	259.08	280.25	262.75
92	183.08	230.58	250.25	232.83	234.92	253.92	238.25	92	203.33	256.25	278.00	258.83	261.08	282.08	264.67
93	184.33	232.25	251.83	234.50	236.58	255.58	239.92	93	204.83	258.00	279.92	260.67	262.92	284.00	266.50
94	185.50	233.75	253.42	236.08	238.17	257.08	241.42	94	206.08	259.67	281.58	262.25	264.58	285.58	268.17
95	186.58	235.08	254.83	237.42	239.42	258.33	242.83	95	207.42	261.25	283.17	263.83	266.08	286.92	269.75
96	187.67	236.50	256.25	238.75	240.92	259.58	244.33	96	208.50	262.75	284.58	265.42	267.67	288.42	271.33
97	188.83	237.92	257.50	240.17	242.42	261.00	245.67	97	209.75	264.25	286.17	267.00	269.25	290.00	273.00
98	189.75	239.25	259.00	241.58	243.67	262.25	247.17	98	211.00	265.92	287.75	268.42	270.92	291.50	274.58
99	191.00	240.75	260.50	243.08	245.17	263.67	248.58	99	212.25	267.42	289.33	270.08	272.33	292.92	276.17

(Add \$25 One-time Policy Fee)

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

KENTUCKY

FOR USE IN KENTUCKY ZIP CODES: ALL EXCEPT 400-406, 410

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
0-64	163.25	NA	NA	NA	NA	NA	NA	0-64	181.42	NA	NA	NA	NA	NA	NA
65	105.08	132.33	148.83	133.67	134.83	153.75	136.75	65	116.75	147.08	165.42	148.50	149.83	170.83	151.92
66	105.08	132.33	148.83	133.67	134.83	153.75	136.75	66	116.75	147.08	165.42	148.50	149.83	170.83	151.92
67	105.08	132.33	148.83	133.67	134.83	153.75	136.75	67	116.75	147.08	165.42	148.50	149.83	170.83	151.92
68	109.50	137.83	155.50	139.25	140.50	160.17	142.50	68	121.58	153.25	172.75	154.75	156.17	178.00	158.33
69	114.33	144.08	161.92	145.50	146.83	166.42	148.83	69	127.08	160.17	179.83	161.75	163.08	184.92	165.42
70	118.92	149.83	168.00	151.33	152.67	172.58	154.75	70	132.08	166.50	186.58	168.17	169.67	191.67	172.00
71	123.50	155.50	173.92	157.08	158.50	178.42	160.67	71	137.17	172.83	193.17	174.50	176.00	198.33	178.58
72	127.67	160.92	179.42	162.50	164.00	184.17	166.25	72	141.83	178.83	199.25	180.58	182.17	204.50	184.67
73	131.75	166.00	184.33	167.75	169.08	189.17	171.58	73	146.42	184.42	205.00	186.33	188.00	210.08	190.50
74	135.50	170.83	189.25	172.50	174.00	193.92	176.42	74	150.67	189.83	210.25	191.67	193.42	215.50	196.00
75	139.00	175.08	193.75	176.83	178.33	198.33	180.92	75	154.50	194.58	215.25	196.50	198.25	220.33	201.00
76	142.25	179.08	197.75	180.92	182.50	202.08	185.00	76	158.00	199.08	219.83	201.00	202.75	224.58	205.58
77	145.25	182.92	202.08	184.83	186.42	205.67	189.00	77	161.33	203.33	224.58	205.33	207.08	228.58	210.00
78	148.08	186.50	205.67	188.33	190.00	208.92	192.67	78	164.42	207.33	228.58	209.33	211.08	232.00	214.00
79	150.67	189.75	209.17	191.67	193.42	211.75	196.00	79	167.33	210.92	232.42	213.00	214.83	235.33	217.75
80	153.08	192.83	211.83	194.67	196.50	214.42	199.25	80	170.08	214.33	235.42	216.33	218.25	238.25	221.33
81	155.25	195.67	214.50	197.58	199.25	217.25	202.08	81	172.50	217.33	238.33	219.50	221.42	241.33	224.58
82	157.25	198.25	217.17	200.17	202.00	220.00	204.67	82	174.83	220.25	241.25	222.50	224.50	244.42	227.58
83	159.33	200.75	219.58	202.75	204.50	222.67	207.42	83	177.08	223.17	244.08	225.33	227.25	247.42	230.50
84	161.25	203.25	222.00	205.33	207.08	225.25	210.00	84	179.17	225.83	246.75	228.08	230.08	250.33	233.33
85	163.25	205.67	224.50	207.75	209.50	227.75	212.42	85	181.42	228.58	249.33	230.83	232.83	253.00	236.00
86	165.00	207.92	226.58	210.00	211.83	230.08	214.83	86	183.42	231.08	251.75	233.33	235.42	255.67	238.75
87	166.75	210.17	228.75	212.25	214.08	232.42	217.08	87	185.33	233.50	254.17	235.83	237.92	258.25	241.25
88	168.50	212.25	230.83	214.42	216.25	234.58	219.33	88	187.25	235.83	256.50	238.25	240.33	260.58	243.58
89	170.17	214.33	232.75	216.33	218.33	236.58	221.42	89	188.92	238.17	258.67	240.50	242.58	262.83	246.00
90	171.67	216.17	234.75	218.33	220.17	238.50	223.33	90	190.58	240.25	260.83	242.67	244.75	265.00	248.17
91	172.92	217.92	236.58	220.08	222.00	240.25	225.08	91	192.17	242.17	262.92	244.67	246.75	266.92	250.25
92	174.33	219.58	238.33	221.75	223.75	241.83	226.92	92	193.67	244.08	264.75	246.50	248.67	268.67	252.08
93	175.58	221.17	239.83	223.33	225.33	243.42	228.50	93	195.08	245.75	266.58	248.25	250.42	270.50	253.83
94	176.67	222.58	241.33	224.83	226.83	244.83	229.92	94	196.25	247.33	268.17	249.75	252.00	272.00	255.42
95	177.67	223.92	242.67	226.08	228.00	246.00	231.25	95	197.50	248.83	269.67	251.25	253.42	273.25	256.92
96	178.75	225.25	244.08	227.42	229.42	247.25	232.67	96	198.58	250.25	271.00	252.75	254.92	274.67	258.42
97	179.83	226.58	245.25	228.75	230.83	248.58	234.00	97	199.75	251.67	272.50	254.25	256.42	276.17	260.00
98	180.75	227.83	246.67	230.08	232.08	249.75	235.42	98	200.92	253.25	274.08	255.67	258.00	277.58	261.50
99	181.92	229.25	248.08	231.50	233.50	251.08	236.75	99	202.17	254.67	275.58	257.25	259.33	279.00	263.00

(Add \$25 One-time Policy Fee)

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

KENTUCKY

FOR USE IN KENTUCKY ZIP CODES: 400-406, 410

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
0-64	148.92	NA	NA	NA	NA	NA	NA	0-64	165.58	NA	NA	NA	NA	NA	NA
65	95.92	120.83	135.92	122.00	123.08	140.33	124.83	65	106.67	134.25	151.00	135.67	136.67	156.00	138.67
66	95.92	120.83	135.92	122.00	123.08	140.33	124.83	66	106.67	134.25	151.00	135.67	136.67	156.00	138.67
67	95.92	120.83	135.92	122.00	123.08	140.33	124.83	67	106.67	134.25	151.00	135.67	136.67	156.00	138.67
68	99.92	125.92	142.00	127.25	128.25	146.25	130.00	68	111.00	139.92	157.75	141.33	142.42	162.50	144.50
69	104.50	131.58	147.75	132.92	134.00	152.00	135.92	69	116.00	146.25	164.25	147.67	148.83	168.92	150.92
70	108.58	136.92	153.42	138.17	139.42	157.58	141.33	70	120.67	152.00	170.42	153.58	154.92	175.00	157.00
71	112.67	142.00	158.75	143.50	144.67	163.00	146.75	71	125.25	157.83	176.42	159.33	160.75	181.17	163.00
72	116.67	146.92	163.83	148.42	149.75	168.17	151.83	72	129.58	163.25	181.92	164.83	166.33	186.83	168.67
73	120.25	151.67	168.33	153.00	154.42	172.67	156.67	73	133.67	168.42	187.08	170.08	171.50	191.83	174.00
74	123.83	156.00	172.83	157.58	158.92	177.08	161.00	74	137.50	173.25	192.00	175.00	176.50	196.75	178.92
75	126.92	159.92	176.92	161.42	162.83	181.17	165.08	75	141.08	177.75	196.58	179.50	181.00	201.17	183.50
76	129.75	163.42	180.58	165.08	166.58	184.50	169.00	76	144.25	181.67	200.75	183.58	185.17	205.00	187.67
77	132.58	167.17	184.50	168.75	170.17	187.75	172.58	77	147.33	185.58	205.00	187.50	189.17	208.58	191.75
78	135.25	170.33	187.75	172.00	173.42	190.75	176.08	78	150.25	189.25	208.58	191.08	192.75	211.83	195.50
79	137.50	173.25	191.00	174.92	176.50	193.42	178.92	79	152.75	192.58	212.17	194.33	196.08	214.83	198.83
80	139.75	176.17	193.50	177.83	179.42	195.83	181.83	80	155.25	195.67	214.92	197.58	199.33	217.50	202.00
81	141.83	178.67	195.92	180.42	181.92	198.33	184.50	81	157.58	198.42	217.67	200.42	202.25	220.42	205.00
82	143.67	181.00	198.25	182.75	184.42	200.92	187.00	82	159.58	201.17	220.33	203.17	204.92	223.17	207.75
83	145.50	183.42	200.58	185.17	186.83	203.33	189.33	83	161.67	203.67	222.75	205.75	207.58	225.92	210.42
84	147.33	185.58	202.75	187.50	189.00	205.75	191.75	84	163.83	206.17	225.25	208.25	210.08	228.58	213.08
85	148.92	187.75	204.92	189.58	191.25	208.00	193.92	85	165.58	208.58	227.67	210.67	212.50	231.00	215.58
86	150.75	189.75	206.92	191.83	193.50	210.08	196.08	86	167.42	211.08	229.92	213.17	214.92	233.42	218.00
87	152.25	191.92	208.75	193.83	195.50	212.17	198.17	87	169.25	213.25	232.08	215.42	217.25	235.83	220.25
88	153.83	193.83	210.67	195.75	197.50	214.08	200.17	88	170.92	215.42	234.17	217.50	219.42	237.92	222.42
89	155.25	195.75	212.50	197.58	199.33	215.92	202.00	89	172.58	217.42	236.17	219.67	221.50	240.00	224.50
90	156.75	197.42	214.25	199.33	201.08	217.75	204.00	90	174.17	219.42	238.17	221.58	223.50	241.92	226.50
91	157.92	199.08	215.92	201.00	202.75	219.42	205.67	91	175.50	221.08	240.08	223.33	225.25	243.58	228.50
92	159.17	200.58	217.67	202.50	204.25	220.75	207.17	92	176.92	222.75	241.83	225.08	227.00	245.33	230.25
93	160.33	201.92	219.00	204.00	205.75	222.25	208.50	93	178.17	224.42	243.33	226.50	228.58	246.92	231.75
94	161.33	203.25	220.33	205.25	207.08	223.58	209.92	94	179.17	225.92	244.83	228.00	230.17	248.33	233.25
95	162.33	204.42	221.58	206.42	208.25	224.58	211.25	95	180.33	227.08	246.17	229.33	231.33	249.58	234.58
96	163.17	205.67	222.75	207.67	209.58	225.75	212.33	96	181.33	228.50	247.42	230.67	232.75	250.83	236.00
97	164.17	206.83	224.00	208.92	210.67	226.92	213.67	97	182.42	229.75	248.92	232.17	234.17	252.17	237.42
98	165.08	208.08	225.25	210.08	212.00	228.00	214.92	98	183.50	231.17	250.25	233.42	235.50	253.42	238.75
99	166.08	209.33	226.42	211.42	213.25	229.25	216.25	99	184.67	232.58	251.58	234.83	236.83	254.75	240.17

(Add \$25 One-time Policy Fee)

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

KENTUCKY

FOR USE IN KENTUCKY ZIP CODES: ALL EXCEPT 400-406, 410

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
0-64	141.83	NA	NA	NA	NA	NA	NA	0-64	157.67	NA	NA	NA	NA	NA	NA
65	91.33	115.08	129.42	116.17	117.25	133.67	118.92	65	101.58	127.83	143.83	129.17	130.17	148.58	132.08
66	91.33	115.08	129.42	116.17	117.25	133.67	118.92	66	101.58	127.83	143.83	129.17	130.17	148.58	132.08
67	91.33	115.08	129.42	116.17	117.25	133.67	118.92	67	101.58	127.83	143.83	129.17	130.17	148.58	132.08
68	95.17	119.92	135.25	121.17	122.17	139.25	123.83	68	105.75	133.25	150.25	134.58	135.67	154.75	137.58
69	99.50	125.33	140.75	126.58	127.58	144.75	129.42	69	110.50	139.25	156.42	140.67	141.75	160.83	143.75
70	103.42	130.42	146.08	131.58	132.75	150.08	134.58	70	114.92	144.75	162.33	146.25	147.50	166.67	149.50
71	107.33	135.25	151.17	136.67	137.75	155.25	139.75	71	119.25	150.33	168.00	151.75	153.08	172.50	155.25
72	111.08	139.92	156.00	141.33	142.58	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	145.75	147.08	164.42	149.17	73	127.33	160.42	178.17	162.00	163.33	182.67	165.75
74	117.92	148.58	164.58	150.08	151.33	168.67	153.33	74	130.92	165.00	182.83	166.67	168.08	187.42	170.42
75	120.83	152.33	168.50	153.75	155.08	172.50	157.25	75	134.33	169.25	187.25	170.92	172.42	191.58	174.75
76	123.58	155.67	172.00	157.25	158.67	175.75	160.92	76	137.42	173.00	191.17	174.83	176.33	195.25	178.75
77	126.25	159.17	175.75	160.75	162.08	178.83	164.33	77	140.33	176.75	195.25	178.58	180.17	198.67	182.58
78	128.83	162.25	178.83	163.83	165.17	181.67	167.67	78	143.08	180.25	198.67	182.00	183.58	201.75	186.17
79	130.92	165.00	181.92	166.58	168.08	184.17	170.42	79	145.50	183.42	202.08	185.08	186.75	204.58	189.33
80	133.08	167.75	184.25	169.33	170.83	186.50	173.17	80	147.83	186.33	204.67	188.17	189.83	207.17	192.42
81	135.08	170.17	186.58	171.83	173.25	188.92	175.75	81	150.08	189.00	207.33	190.83	192.58	209.92	195.25
82	136.83	172.42	188.83	174.08	175.67	191.33	178.08	82	152.00	191.58	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	194.00	212.17	195.92	197.67	215.17	200.42
84	140.33	176.75	193.08	178.58	180.00	195.92	182.58	84	156.00	196.33	214.50	198.33	200.08	217.67	202.92
85	141.83	178.83	195.17	180.58	182.17	198.08	184.67	85	157.67	198.67	216.83	200.67	202.42	220.00	205.33
86	143.58	180.75	197.08	182.67	184.25	200.08	186.75	86	159.42	201.00	219.00	203.00	204.67	222.33	207.58
87	145.00	182.75	198.83	184.58	186.17	202.08	188.75	87	161.17	203.08	221.00	205.17	206.92	224.58	209.75
88	146.50	184.58	200.67	186.42	188.08	203.92	190.67	88	162.75	205.17	223.00	207.17	209.00	226.58	211.83
89	147.83	186.42	202.42	188.17	189.83	205.67	192.42	89	164.33	207.08	224.92	209.17	210.92	228.58	213.83
90	149.25	188.00	204.08	189.83	191.50	207.42	194.25	90	165.83	209.00	226.83	211.00	212.83	230.42	215.75
91	150.42	189.58	205.67	191.42	193.08	209.00	195.83	91	167.17	210.58	228.67	212.67	214.50	232.00	217.58
92	151.58	191.00	207.33	192.83	194.50	210.25	197.33	92	168.50	212.17	230.33	214.33	216.17	233.67	219.25
93	152.67	192.33	208.58	194.25	195.92	211.67	198.58	93	169.67	213.75	231.75	215.75	217.67	235.17	220.75
94	153.67	193.58	209.83	195.50	197.25	212.92	199.92	94	170.67	215.17	233.17	217.17	219.17	236.50	222.17
95	154.58	194.67	211.00	196.58	198.33	213.92	201.17	95	171.75	216.25	234.42	218.42	220.33	237.67	223.42
96	155.42	195.83	212.17	197.75	199.58	215.00	202.25	96	172.67	217.58	235.67	219.67	221.67	238.92	224.75
97	156.33	197.00	213.33	199.00	200.67	216.08	203.50	97	173.75	218.83	237.08	221.08	223.00	240.17	226.08
98	157.25	198.17	214.50	200.08	201.92	217.17	204.67	98	174.75	220.17	238.33	222.33	224.25	241.33	227.42
99	158.17	199.33	215.67	201.33	203.08	218.33	205.92	99	175.83	221.50	239.58	223.67	225.58	242.58	228.75

(Add \$25 One-time Policy Fee)