

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

KANSAS

FOR USE IN KANSAS ZIP CODES: 660-662, 664-668, 670-673

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	1,232	1,552	1,746	1,568	1,581	1,804	1,603	0-64	1,369	1,724	1,940	1,741	1,757	2,003	1,781
65	1,232	1,552	1,746	1,568	1,581	1,804	1,603	65	1,369	1,724	1,940	1,741	1,757	2,003	1,781
66	1,232	1,552	1,746	1,568	1,581	1,804	1,603	66	1,369	1,724	1,940	1,741	1,757	2,003	1,781
67	1,232	1,552	1,746	1,568	1,581	1,804	1,603	67	1,369	1,724	1,940	1,741	1,757	2,003	1,781
68	1,283	1,616	1,823	1,633	1,647	1,878	1,671	68	1,427	1,797	2,026	1,814	1,831	2,086	1,856
69	1,341	1,689	1,898	1,706	1,722	1,951	1,746	69	1,490	1,878	2,109	1,896	1,913	2,168	1,940
70	1,394	1,757	1,969	1,774	1,790	2,024	1,814	70	1,549	1,952	2,189	1,972	1,989	2,248	2,017
71	1,447	1,823	2,039	1,841	1,858	2,093	1,883	71	1,609	2,027	2,265	2,047	2,064	2,326	2,093
72	1,497	1,887	2,102	1,905	1,922	2,159	1,949	72	1,664	2,098	2,336	2,118	2,136	2,398	2,166
73	1,545	1,947	2,161	1,967	1,984	2,218	2,011	73	1,716	2,162	2,403	2,184	2,204	2,463	2,234
74	1,589	2,003	2,219	2,022	2,040	2,274	2,068	74	1,766	2,226	2,466	2,248	2,267	2,527	2,299
75	1,630	2,053	2,272	2,075	2,092	2,326	2,120	75	1,812	2,282	2,523	2,304	2,325	2,585	2,357
76	1,667	2,101	2,319	2,120	2,140	2,370	2,169	76	1,853	2,334	2,578	2,357	2,378	2,633	2,411
77	1,703	2,145	2,370	2,167	2,185	2,412	2,217	77	1,893	2,385	2,633	2,408	2,428	2,679	2,462
78	1,737	2,186	2,412	2,209	2,228	2,448	2,259	78	1,929	2,430	2,679	2,454	2,476	2,722	2,510
79	1,766	2,225	2,453	2,248	2,267	2,484	2,299	79	1,963	2,472	2,724	2,497	2,519	2,759	2,553
80	1,796	2,262	2,485	2,283	2,304	2,514	2,336	80	1,994	2,513	2,760	2,537	2,560	2,794	2,595
81	1,821	2,293	2,515	2,317	2,336	2,547	2,370	81	2,022	2,549	2,795	2,574	2,596	2,831	2,633
82	1,845	2,325	2,546	2,347	2,369	2,579	2,400	82	2,050	2,584	2,830	2,609	2,632	2,866	2,669
83	1,868	2,354	2,576	2,378	2,398	2,611	2,431	83	2,076	2,617	2,862	2,642	2,665	2,902	2,703
84	1,891	2,383	2,604	2,408	2,428	2,641	2,462	84	2,102	2,649	2,894	2,675	2,698	2,935	2,736
85	1,914	2,412	2,632	2,436	2,456	2,670	2,492	85	2,127	2,679	2,923	2,706	2,731	2,966	2,768
86	1,935	2,438	2,657	2,462	2,485	2,698	2,519	86	2,150	2,710	2,952	2,736	2,760	2,998	2,799
87	1,956	2,464	2,682	2,489	2,511	2,724	2,545	87	2,174	2,739	2,980	2,766	2,790	3,028	2,830
88	1,976	2,489	2,706	2,514	2,536	2,750	2,571	88	2,194	2,766	3,007	2,794	2,817	3,056	2,857
89	1,994	2,513	2,730	2,537	2,561	2,774	2,596	89	2,216	2,792	3,032	2,821	2,845	3,082	2,884
90	2,012	2,535	2,752	2,561	2,582	2,796	2,619	90	2,235	2,816	3,059	2,846	2,870	3,108	2,909
91	2,028	2,555	2,774	2,580	2,604	2,816	2,640	91	2,254	2,840	3,083	2,867	2,894	3,130	2,933
92	2,044	2,576	2,795	2,601	2,624	2,837	2,660	92	2,271	2,862	3,105	2,890	2,915	3,151	2,956
93	2,058	2,594	2,813	2,619	2,642	2,855	2,678	93	2,287	2,882	3,126	2,912	2,937	3,172	2,976
94	2,072	2,610	2,831	2,636	2,660	2,871	2,696	94	2,301	2,900	3,144	2,930	2,955	3,190	2,996
95	2,084	2,626	2,846	2,651	2,674	2,884	2,712	95	2,316	2,917	3,161	2,947	2,972	3,204	3,013
96	2,095	2,641	2,862	2,668	2,690	2,899	2,728	96	2,329	2,933	3,178	2,964	2,989	3,220	3,030
97	2,109	2,657	2,876	2,682	2,706	2,914	2,744	97	2,342	2,951	3,195	2,981	3,006	3,239	3,048
98	2,120	2,672	2,892	2,698	2,723	2,930	2,760	98	2,355	2,970	3,215	2,998	3,024	3,254	3,067
99	2,133	2,687	2,908	2,714	2,739	2,945	2,776	99	2,371	2,987	3,232	3,017	3,042	3,272	3,084

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 12/08 KS

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

KANSAS

FOR USE IN KANSAS ZIP CODES: ALL EXCEPT 660-662, 664-668, 670-673

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	1,027	1,293	1,455	1,307	1,318	1,503	1,336	0-64	1,141	1,437	1,616	1,451	1,464	1,669	1,484
65	1,027	1,293	1,455	1,307	1,318	1,503	1,336	65	1,141	1,437	1,616	1,451	1,464	1,669	1,484
66	1,027	1,293	1,455	1,307	1,318	1,503	1,336	66	1,141	1,437	1,616	1,451	1,464	1,669	1,484
67	1,027	1,293	1,455	1,307	1,318	1,503	1,336	67	1,141	1,437	1,616	1,451	1,464	1,669	1,484
68	1,070	1,347	1,520	1,361	1,373	1,565	1,393	68	1,189	1,498	1,688	1,512	1,526	1,739	1,547
69	1,118	1,408	1,582	1,422	1,435	1,626	1,455	69	1,242	1,565	1,757	1,580	1,594	1,807	1,616
70	1,162	1,464	1,641	1,478	1,492	1,687	1,512	70	1,291	1,627	1,824	1,643	1,658	1,874	1,681
71	1,206	1,520	1,699	1,535	1,548	1,744	1,569	71	1,341	1,689	1,888	1,706	1,720	1,938	1,745
72	1,247	1,573	1,752	1,588	1,602	1,799	1,624	72	1,387	1,748	1,947	1,765	1,780	1,998	1,805
73	1,288	1,622	1,801	1,639	1,653	1,848	1,676	73	1,430	1,802	2,003	1,820	1,837	2,053	1,862
74	1,325	1,669	1,849	1,685	1,700	1,895	1,724	74	1,472	1,855	2,055	1,874	1,889	2,106	1,916
75	1,358	1,711	1,893	1,729	1,743	1,938	1,767	75	1,510	1,902	2,102	1,920	1,937	2,154	1,964
76	1,389	1,751	1,933	1,767	1,784	1,975	1,808	76	1,544	1,945	2,148	1,964	1,982	2,194	2,009
77	1,419	1,787	1,975	1,806	1,821	2,010	1,847	77	1,577	1,988	2,194	2,006	2,024	2,233	2,052
78	1,448	1,822	2,010	1,841	1,856	2,040	1,883	78	1,607	2,025	2,233	2,045	2,063	2,268	2,092
79	1,472	1,854	2,044	1,874	1,889	2,070	1,916	79	1,636	2,060	2,270	2,081	2,099	2,299	2,128
80	1,496	1,885	2,071	1,903	1,920	2,095	1,947	80	1,661	2,094	2,300	2,114	2,133	2,328	2,162
81	1,517	1,911	2,096	1,931	1,947	2,123	1,975	81	1,685	2,124	2,329	2,145	2,163	2,359	2,194
82	1,538	1,937	2,122	1,956	1,974	2,150	2,000	82	1,709	2,153	2,358	2,174	2,193	2,388	2,224
83	1,557	1,962	2,147	1,982	1,998	2,176	2,026	83	1,730	2,181	2,385	2,202	2,221	2,418	2,252
84	1,576	1,986	2,170	2,006	2,024	2,201	2,052	84	1,751	2,207	2,412	2,229	2,249	2,446	2,280
85	1,595	2,010	2,193	2,030	2,047	2,225	2,077	85	1,772	2,233	2,436	2,255	2,276	2,472	2,307
86	1,613	2,032	2,214	2,052	2,071	2,249	2,099	86	1,792	2,258	2,460	2,280	2,300	2,498	2,333
87	1,630	2,054	2,235	2,074	2,093	2,270	2,121	87	1,811	2,282	2,483	2,305	2,325	2,523	2,358
88	1,646	2,074	2,255	2,095	2,114	2,291	2,143	88	1,829	2,305	2,506	2,328	2,348	2,546	2,381
89	1,662	2,094	2,275	2,114	2,134	2,312	2,163	89	1,847	2,327	2,527	2,351	2,371	2,568	2,403
90	1,677	2,113	2,294	2,134	2,152	2,330	2,183	90	1,862	2,347	2,549	2,372	2,392	2,590	2,424
91	1,690	2,129	2,312	2,150	2,170	2,347	2,200	91	1,878	2,366	2,570	2,390	2,412	2,609	2,444
92	1,703	2,147	2,329	2,168	2,186	2,364	2,217	92	1,892	2,385	2,588	2,408	2,429	2,626	2,463
93	1,715	2,162	2,345	2,183	2,202	2,379	2,232	93	1,906	2,402	2,605	2,426	2,447	2,643	2,480
94	1,727	2,175	2,359	2,197	2,216	2,393	2,246	94	1,918	2,417	2,620	2,441	2,462	2,658	2,497
95	1,736	2,189	2,372	2,210	2,228	2,403	2,260	95	1,930	2,431	2,634	2,456	2,477	2,670	2,511
96	1,746	2,201	2,385	2,223	2,242	2,416	2,273	96	1,941	2,444	2,648	2,470	2,491	2,684	2,525
97	1,757	2,214	2,396	2,235	2,255	2,429	2,287	97	1,952	2,459	2,663	2,484	2,505	2,699	2,540
98	1,766	2,227	2,410	2,249	2,269	2,441	2,300	98	1,963	2,475	2,679	2,498	2,520	2,711	2,556
99	1,778	2,240	2,423	2,262	2,282	2,454	2,313	99	1,976	2,489	2,693	2,514	2,535	2,727	2,570

(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 12/1/08

KANSAS

FOR USE IN KANSAS ZIP CODES: 660-662, 664-668, 670-673

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	1,070	1,349	1,518	1,363	1,374	1,568	1,394	0-64	1,191	1,500	1,688	1,515	1,527	1,742	1,549
65	1,070	1,349	1,518	1,363	1,374	1,568	1,394	65	1,191	1,500	1,688	1,515	1,527	1,742	1,549
66	1,070	1,349	1,518	1,363	1,374	1,568	1,394	66	1,191	1,500	1,688	1,515	1,527	1,742	1,549
67	1,070	1,349	1,518	1,363	1,374	1,568	1,394	67	1,191	1,500	1,688	1,515	1,527	1,742	1,549
68	1,116	1,406	1,586	1,420	1,434	1,633	1,453	68	1,240	1,562	1,762	1,578	1,591	1,814	1,614
69	1,166	1,470	1,650	1,484	1,496	1,697	1,518	69	1,296	1,633	1,833	1,649	1,663	1,886	1,686
70	1,212	1,528	1,713	1,544	1,556	1,759	1,578	70	1,346	1,697	1,904	1,715	1,730	1,955	1,754
71	1,258	1,586	1,773	1,602	1,616	1,821	1,639	71	1,398	1,763	1,969	1,780	1,796	2,022	1,821
72	1,302	1,641	1,829	1,657	1,672	1,878	1,696	72	1,446	1,823	2,032	1,841	1,857	2,085	1,883
73	1,344	1,692	1,880	1,710	1,724	1,929	1,749	73	1,493	1,881	2,090	1,899	1,915	2,142	1,943
74	1,382	1,742	1,930	1,759	1,774	1,977	1,798	74	1,535	1,935	2,144	1,955	1,971	2,198	1,998
75	1,418	1,787	1,976	1,804	1,820	2,022	1,845	75	1,574	1,985	2,194	2,004	2,021	2,246	2,049
76	1,450	1,825	2,017	1,845	1,861	2,060	1,887	76	1,611	2,030	2,241	2,050	2,067	2,290	2,095
77	1,481	1,866	2,060	1,885	1,901	2,098	1,927	77	1,645	2,074	2,290	2,093	2,111	2,330	2,141
78	1,510	1,902	2,098	1,921	1,938	2,129	1,965	78	1,678	2,113	2,330	2,134	2,152	2,366	2,183
79	1,535	1,935	2,133	1,954	1,971	2,159	1,998	79	1,706	2,150	2,370	2,170	2,191	2,399	2,219
80	1,561	1,967	2,160	1,985	2,003	2,186	2,030	80	1,733	2,184	2,400	2,207	2,226	2,429	2,257
81	1,584	1,994	2,189	2,014	2,032	2,216	2,060	81	1,759	2,217	2,430	2,239	2,258	2,462	2,290
82	1,604	2,021	2,215	2,041	2,059	2,243	2,088	82	1,782	2,246	2,461	2,268	2,288	2,493	2,320
83	1,625	2,048	2,240	2,067	2,085	2,271	2,115	83	1,805	2,275	2,488	2,297	2,318	2,522	2,350
84	1,645	2,074	2,264	2,093	2,111	2,297	2,141	84	1,829	2,303	2,515	2,326	2,346	2,552	2,379
85	1,664	2,098	2,288	2,118	2,136	2,322	2,166	85	1,849	2,330	2,543	2,354	2,374	2,579	2,408
86	1,683	2,120	2,311	2,142	2,160	2,346	2,191	86	1,870	2,357	2,568	2,380	2,400	2,607	2,435
87	1,700	2,143	2,332	2,165	2,183	2,370	2,214	87	1,890	2,381	2,592	2,405	2,426	2,633	2,460
88	1,717	2,165	2,354	2,185	2,206	2,391	2,236	88	1,909	2,405	2,615	2,429	2,450	2,657	2,485
89	1,733	2,185	2,374	2,207	2,226	2,412	2,257	89	1,927	2,428	2,637	2,453	2,472	2,679	2,507
90	1,750	2,204	2,394	2,226	2,246	2,431	2,277	90	1,944	2,450	2,660	2,473	2,495	2,702	2,530
91	1,764	2,223	2,412	2,244	2,264	2,450	2,296	91	1,960	2,470	2,681	2,494	2,515	2,722	2,552
92	1,778	2,240	2,430	2,262	2,282	2,466	2,313	92	1,976	2,488	2,700	2,513	2,535	2,741	2,570
93	1,790	2,256	2,446	2,277	2,297	2,481	2,329	93	1,989	2,506	2,718	2,530	2,552	2,758	2,588
94	1,803	2,270	2,461	2,292	2,312	2,496	2,345	94	2,002	2,522	2,733	2,546	2,570	2,773	2,605
95	1,813	2,283	2,473	2,305	2,326	2,509	2,358	95	2,013	2,536	2,749	2,561	2,585	2,787	2,620
96	1,823	2,296	2,488	2,319	2,340	2,521	2,372	96	2,025	2,552	2,764	2,577	2,599	2,801	2,635
97	1,832	2,309	2,502	2,333	2,354	2,534	2,386	97	2,038	2,567	2,780	2,593	2,615	2,815	2,651
98	1,845	2,324	2,515	2,346	2,367	2,546	2,400	98	2,049	2,582	2,795	2,607	2,630	2,831	2,668
99	1,855	2,337	2,529	2,361	2,381	2,561	2,414	99	2,061	2,597	2,809	2,622	2,645	2,845	2,682

(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 12/1/08

KANSAS

FOR USE IN KANSAS ZIP CODES: ALL EXCEPT 660-662, 664-668, 670-673

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	892	1,124	1,265	1,136	1,145	1,307	1,162	0-64	992	1,250	1,406	1,262	1,273	1,451	1,291
65	892	1,124	1,265	1,136	1,145	1,307	1,162	65	992	1,250	1,406	1,262	1,273	1,451	1,291
66	892	1,124	1,265	1,136	1,145	1,307	1,162	66	992	1,250	1,406	1,262	1,273	1,451	1,291
67	892	1,124	1,265	1,136	1,145	1,307	1,162	67	992	1,250	1,406	1,262	1,273	1,451	1,291
68	930	1,172	1,322	1,184	1,195	1,361	1,211	68	1,034	1,302	1,469	1,315	1,326	1,512	1,345
69	972	1,225	1,375	1,237	1,247	1,415	1,265	69	1,080	1,361	1,528	1,374	1,386	1,572	1,405
70	1,010	1,274	1,427	1,286	1,297	1,466	1,315	70	1,122	1,415	1,586	1,429	1,442	1,629	1,462
71	1,049	1,322	1,478	1,335	1,346	1,517	1,366	71	1,165	1,469	1,641	1,484	1,496	1,685	1,517
72	1,085	1,367	1,524	1,381	1,394	1,565	1,413	72	1,205	1,520	1,694	1,534	1,547	1,738	1,569
73	1,120	1,410	1,567	1,425	1,437	1,607	1,457	73	1,244	1,568	1,742	1,583	1,596	1,785	1,619
74	1,152	1,451	1,608	1,466	1,478	1,648	1,499	74	1,280	1,613	1,787	1,629	1,643	1,832	1,665
75	1,181	1,489	1,646	1,503	1,517	1,685	1,538	75	1,312	1,654	1,829	1,670	1,685	1,872	1,708
76	1,208	1,521	1,681	1,538	1,551	1,717	1,573	76	1,343	1,691	1,868	1,709	1,723	1,908	1,746
77	1,234	1,555	1,717	1,571	1,584	1,748	1,606	77	1,371	1,728	1,908	1,745	1,760	1,942	1,784
78	1,259	1,585	1,748	1,601	1,615	1,774	1,637	78	1,398	1,761	1,942	1,778	1,793	1,972	1,820
79	1,280	1,613	1,778	1,628	1,643	1,799	1,665	79	1,422	1,792	1,975	1,808	1,826	2,000	1,850
80	1,301	1,639	1,800	1,655	1,669	1,822	1,692	80	1,445	1,820	2,000	1,839	1,855	2,024	1,881
81	1,320	1,662	1,824	1,679	1,694	1,847	1,717	81	1,466	1,847	2,025	1,866	1,882	2,051	1,908
82	1,337	1,685	1,846	1,701	1,716	1,869	1,740	82	1,485	1,872	2,051	1,890	1,907	2,078	1,934
83	1,354	1,706	1,867	1,723	1,738	1,892	1,763	83	1,505	1,896	2,073	1,914	1,931	2,102	1,958
84	1,371	1,728	1,887	1,745	1,759	1,914	1,784	84	1,524	1,919	2,096	1,938	1,955	2,127	1,982
85	1,387	1,748	1,907	1,765	1,780	1,935	1,805	85	1,541	1,942	2,119	1,961	1,979	2,150	2,006
86	1,403	1,766	1,926	1,785	1,800	1,955	1,826	86	1,559	1,964	2,140	1,983	2,000	2,173	2,029
87	1,417	1,786	1,943	1,805	1,820	1,975	1,845	87	1,575	1,984	2,160	2,004	2,022	2,194	2,050
88	1,431	1,805	1,961	1,821	1,838	1,993	1,863	88	1,591	2,004	2,179	2,024	2,042	2,214	2,071
89	1,445	1,821	1,979	1,839	1,855	2,010	1,881	89	1,606	2,024	2,198	2,044	2,060	2,233	2,089
90	1,458	1,837	1,995	1,855	1,871	2,026	1,898	90	1,620	2,042	2,216	2,061	2,079	2,252	2,108
91	1,470	1,853	2,010	1,870	1,887	2,042	1,913	91	1,634	2,058	2,234	2,078	2,096	2,268	2,126
92	1,482	1,867	2,025	1,885	1,901	2,055	1,928	92	1,646	2,073	2,250	2,094	2,113	2,284	2,142
93	1,492	1,880	2,039	1,898	1,914	2,068	1,941	93	1,658	2,088	2,265	2,108	2,127	2,298	2,156
94	1,502	1,892	2,051	1,910	1,927	2,080	1,954	94	1,668	2,102	2,278	2,122	2,141	2,311	2,171
95	1,511	1,903	2,061	1,921	1,938	2,091	1,965	95	1,678	2,114	2,291	2,135	2,154	2,323	2,183
96	1,519	1,913	2,073	1,933	1,950	2,101	1,976	96	1,688	2,126	2,303	2,147	2,166	2,334	2,196
97	1,527	1,925	2,085	1,944	1,961	2,112	1,988	97	1,698	2,139	2,317	2,161	2,179	2,346	2,210
98	1,538	1,937	2,096	1,955	1,973	2,122	2,000	98	1,708	2,152	2,329	2,173	2,192	2,359	2,223
99	1,546	1,948	2,108	1,967	1,984	2,134	2,012	99	1,718	2,164	2,341	2,185	2,204	2,371	2,235

(Add \$25 One-time Policy Fee)

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

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

KANSAS

FOR USE IN KANSAS ZIP CODES: 660-662, 664-668, 670-673

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	102.67	129.33	145.50	130.67	131.75	150.33	133.58	0-64	114.08	143.67	161.67	145.08	146.42	166.92	148.42
65	102.67	129.33	145.50	130.67	131.75	150.33	133.58	65	114.08	143.67	161.67	145.08	146.42	166.92	148.42
66	102.67	129.33	145.50	130.67	131.75	150.33	133.58	66	114.08	143.67	161.67	145.08	146.42	166.92	148.42
67	102.67	129.33	145.50	130.67	131.75	150.33	133.58	67	114.08	143.67	161.67	145.08	146.42	166.92	148.42
68	106.92	134.67	151.92	136.08	137.25	156.50	139.25	68	118.92	149.75	168.83	151.17	152.58	173.83	154.67
69	111.75	140.75	158.17	142.17	143.50	162.58	145.50	69	124.17	156.50	175.75	158.00	159.42	180.67	161.67
70	116.17	146.42	164.08	147.83	149.17	168.67	151.17	70	129.08	162.67	182.42	164.33	165.75	187.33	168.08
71	120.58	151.92	169.92	153.42	154.83	174.42	156.92	71	134.08	168.92	188.75	170.58	172.00	193.83	174.42
72	124.75	157.25	175.17	158.75	160.17	179.92	162.42	72	138.67	174.83	194.67	176.50	178.00	199.83	180.50
73	128.75	162.25	180.08	163.92	165.33	184.83	167.58	73	143.00	180.17	200.25	182.00	183.67	205.25	186.17
74	132.42	166.92	184.92	168.50	170.00	189.50	172.33	74	147.17	185.50	205.50	187.33	188.92	210.58	191.58
75	135.83	171.08	189.33	172.92	174.33	193.83	176.67	75	151.00	190.17	210.25	192.00	193.75	215.42	196.42
76	138.92	175.08	193.25	176.67	178.33	197.50	180.75	76	154.42	194.50	214.83	196.42	198.17	219.42	200.92
77	141.92	178.75	197.50	180.58	182.08	201.00	184.75	77	157.75	198.75	219.42	200.67	202.33	223.25	205.17
78	144.75	182.17	201.00	184.08	185.67	204.00	188.25	78	160.75	202.50	223.25	204.50	206.33	226.83	209.17
79	147.17	185.42	204.42	187.33	188.92	207.00	191.58	79	163.58	206.00	227.00	208.08	209.92	229.92	212.75
80	149.67	188.50	207.08	190.25	192.00	209.50	194.67	80	166.17	209.42	230.00	211.42	213.33	232.83	216.25
81	151.75	191.08	209.58	193.08	194.67	212.25	197.50	81	168.50	212.42	232.92	214.50	216.33	235.92	219.42
82	153.75	193.75	212.17	195.58	197.42	214.92	200.00	82	170.83	215.33	235.83	217.42	219.33	238.83	222.42
83	155.67	196.17	214.67	198.17	199.83	217.58	202.58	83	173.00	218.08	238.50	220.17	222.08	241.83	225.25
84	157.58	198.58	217.00	200.67	202.33	220.08	205.17	84	175.17	220.75	241.17	222.92	224.83	244.58	228.00
85	159.50	201.00	219.33	203.00	204.67	222.50	207.67	85	177.25	223.25	243.58	225.50	227.58	247.17	230.67
86	161.25	203.17	221.42	205.17	207.08	224.83	209.92	86	179.17	225.83	246.00	228.00	230.00	249.83	233.25
87	163.00	205.33	223.50	207.42	209.25	227.00	212.08	87	181.17	228.25	248.33	230.50	232.50	252.33	235.83
88	164.67	207.42	225.50	209.50	211.33	229.17	214.25	88	182.83	230.50	250.58	232.83	234.75	254.67	238.08
89	166.17	209.42	227.50	211.42	213.42	231.17	216.33	89	184.67	232.67	252.67	235.08	237.08	256.83	240.33
90	167.67	211.25	229.33	213.42	215.17	233.00	218.25	90	186.25	234.67	254.92	237.17	239.17	259.00	242.42
91	169.00	212.92	231.17	215.00	217.00	234.67	220.00	91	187.83	236.67	256.92	238.92	241.17	260.83	244.42
92	170.33	214.67	232.92	216.75	218.67	236.42	221.67	92	189.25	238.50	258.75	240.83	242.92	262.58	246.33
93	171.50	216.17	234.42	218.25	220.17	237.92	223.17	93	190.58	240.17	260.50	242.67	244.75	264.33	248.00
94	172.67	217.50	235.92	219.67	221.67	239.25	224.67	94	191.75	241.67	262.00	244.17	246.25	265.83	249.67
95	173.67	218.83	237.17	220.92	222.83	240.33	226.00	95	193.00	243.08	263.42	245.58	247.67	267.00	251.08
96	174.58	220.08	238.50	222.33	224.17	241.58	227.33	96	194.08	244.42	264.83	247.00	249.08	268.33	252.50
97	175.75	221.42	239.67	223.50	225.50	242.83	228.67	97	195.17	245.92	266.25	248.42	250.50	269.92	254.00
98	176.67	222.67	241.00	224.83	226.92	244.17	230.00	98	196.25	247.50	267.92	249.83	252.00	271.17	255.58
99	177.75	223.92	242.33	226.17	228.25	245.42	231.33	99	197.58	248.92	269.33	251.42	253.50	272.67	257.00

(Add \$25 One-time Policy Fee)

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

KANSAS

FOR USE IN KANSAS ZIP CODES: ALL EXCEPT 660-662, 664-668, 670-673

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	85.58	107.75	121.25	108.92	109.83	125.25	111.33	0-64	95.08	119.75	134.67	120.92	122.00	139.08	123.67
65	85.58	107.75	121.25	108.92	109.83	125.25	111.33	65	95.08	119.75	134.67	120.92	122.00	139.08	123.67
66	85.58	107.75	121.25	108.92	109.83	125.25	111.33	66	95.08	119.75	134.67	120.92	122.00	139.08	123.67
67	85.58	107.75	121.25	108.92	109.83	125.25	111.33	67	95.08	119.75	134.67	120.92	122.00	139.08	123.67
68	89.17	112.25	126.67	113.42	114.42	130.42	116.08	68	99.08	124.83	140.67	126.00	127.17	144.92	128.92
69	93.17	117.33	131.83	118.50	119.58	135.50	121.25	69	103.50	130.42	146.42	131.67	132.83	150.58	134.67
70	96.83	122.00	136.75	123.17	124.33	140.58	126.00	70	107.58	135.58	152.00	136.92	138.17	156.17	140.08
71	100.50	126.67	141.58	127.92	129.00	145.33	130.75	71	111.75	140.75	157.33	142.17	143.33	161.50	145.42
72	103.92	131.08	146.00	132.33	133.50	149.92	135.33	72	115.58	145.67	162.25	147.08	148.33	166.50	150.42
73	107.33	135.17	150.08	136.58	137.75	154.00	139.67	73	119.17	150.17	166.92	151.67	153.08	171.08	155.17
74	110.42	139.08	154.08	140.42	141.67	157.92	143.67	74	122.67	154.58	171.25	156.17	157.42	175.50	159.67
75	113.17	142.58	157.75	144.08	145.25	161.50	147.25	75	125.83	158.50	175.17	160.00	161.42	179.50	163.67
76	115.75	145.92	161.08	147.25	148.67	164.58	150.67	76	128.67	162.08	179.00	163.67	165.17	182.83	167.42
77	118.25	148.92	164.58	150.50	151.75	167.50	153.92	77	131.42	165.67	182.83	167.17	168.67	186.08	171.00
78	120.67	151.83	167.50	153.42	154.67	170.00	156.92	78	133.92	168.75	186.08	170.42	171.92	189.00	174.33
79	122.67	154.50	170.33	156.17	157.42	172.50	159.67	79	136.33	171.67	189.17	173.42	174.92	191.58	177.33
80	124.67	157.08	172.58	158.58	160.00	174.58	162.25	80	138.42	174.50	191.67	176.17	177.75	194.00	180.17
81	126.42	159.25	174.67	160.92	162.25	176.92	164.58	81	140.42	177.00	194.08	178.75	180.25	196.58	182.83
82	128.17	161.42	176.83	163.00	164.50	179.17	166.67	82	142.42	179.42	196.50	181.17	182.75	199.00	185.33
83	129.75	163.50	178.92	165.17	166.50	181.33	168.83	83	144.17	181.75	198.75	183.50	185.08	201.50	187.67
84	131.33	165.50	180.83	167.17	168.67	183.42	171.00	84	145.92	183.92	201.00	185.75	187.42	203.83	190.00
85	132.92	167.50	182.75	169.17	170.58	185.42	173.08	85	147.67	186.08	203.00	187.92	189.67	206.00	192.25
86	134.42	169.33	184.50	171.00	172.58	187.42	174.92	86	149.33	188.17	205.00	190.00	191.67	208.17	194.42
87	135.83	171.17	186.25	172.83	174.42	189.17	176.75	87	150.92	190.17	206.92	192.08	193.75	210.25	196.50
88	137.17	172.83	187.92	174.58	176.17	190.92	178.58	88	152.42	192.08	208.83	194.00	195.67	212.17	198.42
89	138.50	174.50	189.58	176.17	177.83	192.67	180.25	89	153.92	193.92	210.58	195.92	197.58	214.00	200.25
90	139.75	176.08	191.17	177.83	179.33	194.17	181.92	90	155.17	195.58	212.42	197.67	199.33	215.83	202.00
91	140.83	177.42	192.67	179.17	180.83	195.58	183.33	91	156.50	197.17	214.17	199.17	201.00	217.42	203.67
92	141.92	178.92	194.08	180.67	182.17	197.00	184.75	92	157.67	198.75	215.67	200.67	202.42	218.83	205.25
93	142.92	180.17	195.42	181.92	183.50	198.25	186.00	93	158.83	200.17	217.08	202.17	203.92	220.25	206.67
94	143.92	181.25	196.58	183.08	184.67	199.42	187.17	94	159.83	201.42	218.33	203.42	205.17	221.50	208.08
95	144.67	182.42	197.67	184.17	185.67	200.25	188.33	95	160.83	202.58	219.50	204.67	206.42	222.50	209.25
96	145.50	183.42	198.75	185.25	186.83	201.33	189.42	96	161.75	203.67	220.67	205.83	207.58	223.67	210.42
97	146.42	184.50	199.67	186.25	187.92	202.42	190.58	97	162.67	204.92	221.92	207.00	208.75	224.92	211.67
98	147.17	185.58	200.83	187.42	189.08	203.42	191.67	98	163.58	206.25	223.25	208.17	210.00	225.92	213.00
99	148.17	186.67	201.92	188.50	190.17	204.50	192.75	99	164.67	207.42	224.42	209.50	211.25	227.25	214.17

(Add \$25 One-time Policy Fee)

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

KANSAS

FOR USE IN KANSAS ZIP CODES: 660-662, 664-668, 670-673

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	89.17	112.42	126.50	113.58	114.50	130.67	116.17	0-64	99.25	125.00	140.67	126.25	127.25	145.17	129.08
65	89.17	112.42	126.50	113.58	114.50	130.67	116.17	65	99.25	125.00	140.67	126.25	127.25	145.17	129.08
66	89.17	112.42	126.50	113.58	114.50	130.67	116.17	66	99.25	125.00	140.67	126.25	127.25	145.17	129.08
67	89.17	112.42	126.50	113.58	114.50	130.67	116.17	67	99.25	125.00	140.67	126.25	127.25	145.17	129.08
68	93.00	117.17	132.17	118.33	119.50	136.08	121.08	68	103.33	130.17	146.83	131.50	132.58	151.17	134.50
69	97.17	122.50	137.50	123.67	124.67	141.42	126.50	69	108.00	136.08	152.75	137.42	138.58	157.17	140.50
70	101.00	127.33	142.75	128.67	129.67	146.58	131.50	70	112.17	141.42	158.67	142.92	144.17	162.92	146.17
71	104.83	132.17	147.75	133.50	134.67	151.75	136.58	71	116.50	146.92	164.08	148.33	149.67	168.50	151.75
72	108.50	136.75	152.42	138.08	139.33	156.50	141.33	72	120.50	151.92	169.33	153.42	154.75	173.75	156.92
73	112.00	141.00	156.67	142.50	143.67	160.75	145.75	73	124.42	156.75	174.17	158.25	159.58	178.50	161.92
74	115.17	145.17	160.83	146.58	147.83	164.75	149.83	74	127.92	161.25	178.67	162.92	164.25	183.17	166.50
75	118.17	148.92	164.67	150.33	151.67	168.50	153.75	75	131.17	165.42	182.83	167.00	168.42	187.17	170.75
76	120.83	152.08	168.08	153.75	155.08	171.67	157.25	76	134.25	169.17	186.75	170.83	172.25	190.83	174.58
77	123.42	155.50	171.67	157.08	158.42	174.83	160.58	77	137.08	172.83	190.83	174.42	175.92	194.17	178.42
78	125.83	158.50	174.83	160.08	161.50	177.42	163.75	78	139.83	176.08	194.17	177.83	179.33	197.17	181.92
79	127.92	161.25	177.75	162.83	164.25	179.92	166.50	79	142.17	179.17	197.50	180.83	182.58	199.92	184.92
80	130.08	163.92	180.00	165.42	166.92	182.17	169.17	80	144.42	182.00	200.00	183.92	185.50	202.42	188.08
81	132.00	166.17	182.42	167.83	169.33	184.67	171.67	81	146.58	184.75	202.50	186.58	188.17	205.17	190.83
82	133.67	168.42	184.58	170.08	171.58	186.92	174.00	82	148.50	187.17	205.08	189.00	190.67	207.75	193.33
83	135.42	170.67	186.67	172.25	173.75	189.25	176.25	83	150.42	189.58	207.33	191.42	193.17	210.17	195.83
84	137.08	172.83	188.67	174.42	175.92	191.42	178.42	84	152.42	191.92	209.58	193.83	195.50	212.67	198.25
85	138.67	174.83	190.67	176.50	178.00	193.50	180.50	85	154.08	194.17	211.92	196.17	197.83	214.92	200.67
86	140.25	176.67	192.58	178.50	180.00	195.50	182.58	86	155.83	196.42	214.00	198.33	200.00	217.25	202.92
87	141.67	178.58	194.33	180.42	181.92	197.50	184.50	87	157.50	198.42	216.00	200.42	202.17	219.42	205.00
88	143.08	180.42	196.17	182.08	183.83	199.25	186.33	88	159.08	200.42	217.92	202.42	204.17	221.42	207.08
89	144.42	182.08	197.83	183.92	185.50	201.00	188.08	89	160.58	202.33	219.75	204.42	206.00	223.25	208.92
90	145.83	183.67	199.50	185.50	187.17	202.58	189.75	90	162.00	204.17	221.67	206.08	207.92	225.17	210.83
91	147.00	185.25	201.00	187.00	188.67	204.17	191.33	91	163.33	205.83	223.42	207.83	209.58	226.83	212.67
92	148.17	186.67	202.50	188.50	190.17	205.50	192.75	92	164.67	207.33	225.00	209.42	211.25	228.42	214.17
93	149.17	188.00	203.83	189.75	191.42	206.75	194.08	93	165.75	208.83	226.50	210.83	212.67	229.83	215.67
94	150.25	189.17	205.08	191.00	192.67	208.00	195.42	94	166.83	210.17	227.75	212.17	214.17	231.08	217.08
95	151.08	190.25	206.08	192.08	193.83	209.08	196.50	95	167.75	211.33	229.08	213.42	215.42	232.25	218.33
96	151.92	191.33	207.33	193.25	195.00	210.08	197.67	96	168.75	212.67	230.33	214.75	216.58	233.42	219.58
97	152.67	192.42	208.50	194.42	196.17	211.17	198.83	97	169.83	213.92	231.67	216.08	217.92	234.58	220.92
98	153.75	193.67	209.58	195.50	197.25	212.17	200.00	98	170.75	215.17	232.92	217.25	219.17	235.92	222.33
99	154.58	194.75	210.75	196.75	198.42	213.42	201.17	99	171.75	216.42	234.08	218.50	220.42	237.08	223.50

(Add \$25 One-time Policy Fee)

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

KANSAS

FOR USE IN KANSAS ZIP CODES: ALL EXCEPT 660-662, 664-668, 670-673

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	74.33	93.67	105.42	94.67	95.42	108.92	96.83	0-64	82.67	104.17	117.17	105.17	106.08	120.92	107.58
65	74.33	93.67	105.42	94.67	95.42	108.92	96.83	65	82.67	104.17	117.17	105.17	106.08	120.92	107.58
66	74.33	93.67	105.42	94.67	95.42	108.92	96.83	66	82.67	104.17	117.17	105.17	106.08	120.92	107.58
67	74.33	93.67	105.42	94.67	95.42	108.92	96.83	67	82.67	104.17	117.17	105.17	106.08	120.92	107.58
68	77.50	97.67	110.17	98.67	99.58	113.42	100.92	68	86.17	108.50	122.42	109.58	110.50	126.00	112.08
69	81.00	102.08	114.58	103.08	103.92	117.92	105.42	69	90.00	113.42	127.33	114.50	115.50	131.00	117.08
70	84.17	106.17	118.92	107.17	108.08	122.17	109.58	70	93.50	117.92	132.17	119.08	120.17	135.75	121.83
71	87.42	110.17	123.17	111.25	112.17	126.42	113.83	71	97.08	122.42	136.75	123.67	124.67	140.42	126.42
72	90.42	113.92	127.00	115.08	116.17	130.42	117.75	72	100.42	126.67	141.17	127.83	128.92	144.83	130.75
73	93.33	117.50	130.58	118.75	119.75	133.92	121.42	73	103.67	130.67	145.17	131.92	133.00	148.75	134.92
74	96.00	120.92	134.00	122.17	123.17	137.33	124.92	74	106.67	134.42	148.92	135.75	136.92	152.67	138.75
75	98.42	124.08	137.17	125.25	126.42	140.42	128.17	75	109.33	137.83	152.42	139.17	140.42	156.00	142.33
76	100.67	126.75	140.08	128.17	129.25	143.08	131.08	76	111.92	140.92	155.67	142.42	143.58	159.00	145.50
77	102.83	129.58	143.08	130.92	132.00	145.67	133.83	77	114.25	144.00	159.00	145.42	146.67	161.83	148.67
78	104.92	132.08	145.67	133.42	134.58	147.83	136.42	78	116.50	146.75	161.83	148.17	149.42	164.33	151.67
79	106.67	134.42	148.17	135.67	136.92	149.92	138.75	79	118.50	149.33	164.58	150.67	152.17	166.67	154.17
80	108.42	136.58	150.00	137.92	139.08	151.83	141.00	80	120.42	151.67	166.67	153.25	154.58	168.67	156.75
81	110.00	138.50	152.00	139.92	141.17	153.92	143.08	81	122.17	153.92	168.75	155.50	156.83	170.92	159.00
82	111.42	140.42	153.83	141.75	143.00	155.75	145.00	82	123.75	156.00	170.92	157.50	158.92	173.17	161.17
83	112.83	142.17	155.58	143.58	144.83	157.67	146.92	83	125.42	158.00	172.75	159.50	160.92	175.17	163.17
84	114.25	144.00	157.25	145.42	146.58	159.50	148.67	84	127.00	159.92	174.67	161.50	162.92	177.25	165.17
85	115.58	145.67	158.92	147.08	148.33	161.25	150.42	85	128.42	161.83	176.58	163.42	164.92	179.17	167.17
86	116.92	147.17	160.50	148.75	150.00	162.92	152.17	86	129.92	163.67	178.33	165.25	166.67	181.08	169.08
87	118.08	148.83	161.92	150.42	151.67	164.58	153.75	87	131.25	165.33	180.00	167.00	168.50	182.83	170.83
88	119.25	150.42	163.42	151.75	153.17	166.08	155.25	88	132.58	167.00	181.58	168.67	170.17	184.50	172.58
89	120.42	151.75	164.92	153.25	154.58	167.50	156.75	89	133.83	168.67	183.17	170.33	171.67	186.08	174.08
90	121.50	153.08	166.25	154.58	155.92	168.83	158.17	90	135.00	170.17	184.67	171.75	173.25	187.67	175.67
91	122.50	154.42	167.50	155.83	157.25	170.17	159.42	91	136.17	171.50	186.17	173.17	174.67	189.00	177.17
92	123.50	155.58	168.75	157.08	158.42	171.25	160.67	92	137.17	172.75	187.50	174.50	176.08	190.33	178.50
93	124.33	156.67	169.92	158.17	159.50	172.33	161.75	93	138.17	174.00	188.75	175.67	177.25	191.50	179.67
94	125.17	157.67	170.92	159.17	160.58	173.33	162.83	94	139.00	175.17	189.83	176.83	178.42	192.58	180.92
95	125.92	158.58	171.75	160.08	161.50	174.25	163.75	95	139.83	176.17	190.92	177.92	179.50	193.58	181.92
96	126.58	159.42	172.75	161.08	162.50	175.08	164.67	96	140.67	177.17	191.92	178.92	180.50	194.50	183.00
97	127.25	160.42	173.75	162.00	163.42	176.00	165.67	97	141.50	178.25	193.08	180.08	181.58	195.50	184.17
98	128.17	161.42	174.67	162.92	164.42	176.83	166.67	98	142.33	179.33	194.08	181.08	182.67	196.58	185.25
99	128.83	162.33	175.67	163.92	165.33	177.83	167.67	99	143.17	180.33	195.08	182.08	183.67	197.58	186.25

(Add \$25 One-time Policy Fee)