

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

LOUISIANA

FOR USE IN LOUISIANA ZIP CODES: 700-704

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	2,519	3,174	3,463	3,206	3,233	3,514	3,278	0-64	2,799	3,526	3,848	3,560	3,593	3,905	3,643
65	1,621	2,041	2,298	2,063	2,080	2,373	2,110	65	1,800	2,270	2,553	2,290	2,311	2,635	2,344
66	1,621	2,041	2,298	2,063	2,080	2,373	2,110	66	1,800	2,270	2,553	2,290	2,311	2,635	2,344
67	1,621	2,041	2,298	2,063	2,080	2,373	2,110	67	1,800	2,270	2,553	2,290	2,311	2,635	2,344
68	1,689	2,128	2,400	2,149	2,168	2,471	2,198	68	1,876	2,365	2,665	2,388	2,408	2,745	2,441
69	1,764	2,224	2,498	2,245	2,265	2,568	2,298	69	1,961	2,471	2,775	2,495	2,516	2,854	2,553
70	1,834	2,311	2,591	2,335	2,356	2,663	2,388	70	2,039	2,569	2,879	2,594	2,616	2,956	2,653
71	1,905	2,400	2,683	2,424	2,445	2,754	2,478	71	2,116	2,668	2,980	2,693	2,716	3,060	2,755
72	1,970	2,483	2,766	2,508	2,530	2,840	2,565	72	2,190	2,760	3,075	2,786	2,811	3,155	2,850
73	2,034	2,563	2,844	2,588	2,610	2,918	2,646	73	2,260	2,846	3,161	2,874	2,900	3,243	2,940
74	2,091	2,635	2,919	2,661	2,684	2,991	2,721	74	2,324	2,929	3,245	2,956	2,984	3,325	3,024
75	2,144	2,703	2,989	2,729	2,753	3,060	2,791	75	2,383	3,003	3,321	3,031	3,059	3,400	3,101
76	2,194	2,764	3,050	2,791	2,815	3,118	2,855	76	2,438	3,070	3,391	3,101	3,129	3,464	3,173
77	2,241	2,823	3,118	2,851	2,875	3,174	2,916	77	2,490	3,138	3,464	3,169	3,195	3,526	3,240
78	2,285	2,878	3,174	2,906	2,931	3,221	2,973	78	2,536	3,198	3,526	3,230	3,256	3,580	3,303
79	2,324	2,928	3,228	2,956	2,984	3,268	3,024	79	2,583	3,254	3,585	3,286	3,314	3,630	3,360
80	2,361	2,975	3,269	3,005	3,031	3,309	3,075	80	2,624	3,306	3,631	3,339	3,368	3,675	3,415
81	2,395	3,019	3,310	3,048	3,075	3,351	3,118	81	2,661	3,353	3,678	3,386	3,416	3,724	3,464
82	2,426	3,059	3,350	3,089	3,116	3,395	3,159	82	2,698	3,399	3,723	3,433	3,463	3,771	3,511
83	2,459	3,099	3,388	3,129	3,155	3,435	3,199	83	2,733	3,443	3,765	3,476	3,508	3,818	3,556
84	2,489	3,136	3,426	3,169	3,195	3,475	3,240	84	2,765	3,485	3,806	3,520	3,550	3,861	3,600
85	2,519	3,174	3,463	3,206	3,233	3,514	3,278	85	2,799	3,526	3,848	3,560	3,593	3,905	3,643
86	2,546	3,209	3,496	3,240	3,269	3,550	3,314	86	2,830	3,566	3,885	3,600	3,631	3,945	3,684
87	2,574	3,244	3,530	3,275	3,304	3,585	3,349	87	2,859	3,604	3,920	3,640	3,671	3,985	3,723
88	2,600	3,275	3,560	3,309	3,338	3,618	3,384	88	2,889	3,640	3,956	3,675	3,708	4,021	3,759
89	2,625	3,306	3,591	3,339	3,369	3,650	3,416	89	2,915	3,674	3,990	3,710	3,743	4,056	3,795
90	2,648	3,335	3,621	3,369	3,398	3,679	3,445	90	2,941	3,706	4,025	3,744	3,776	4,088	3,829
91	2,669	3,363	3,650	3,396	3,426	3,706	3,474	91	2,965	3,736	4,058	3,775	3,806	4,119	3,860
92	2,690	3,388	3,678	3,421	3,453	3,731	3,500	92	2,988	3,765	4,085	3,803	3,836	4,145	3,889
93	2,708	3,414	3,701	3,445	3,476	3,756	3,524	93	3,009	3,793	4,114	3,830	3,863	4,174	3,916
94	2,726	3,434	3,724	3,469	3,499	3,778	3,548	94	3,029	3,816	4,138	3,854	3,888	4,196	3,943
95	2,741	3,455	3,744	3,489	3,519	3,795	3,569	95	3,046	3,839	4,160	3,876	3,910	4,216	3,965
96	2,758	3,475	3,765	3,510	3,539	3,815	3,590	96	3,065	3,860	4,181	3,899	3,933	4,238	3,988
97	2,775	3,496	3,784	3,530	3,560	3,835	3,610	97	3,081	3,883	4,204	3,923	3,955	4,260	4,011
98	2,790	3,515	3,805	3,550	3,583	3,854	3,631	98	3,100	3,908	4,230	3,945	3,980	4,283	4,036
99	2,805	3,536	3,826	3,571	3,604	3,874	3,653	99	3,119	3,930	4,251	3,969	4,003	4,305	4,059

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 12/08 LA

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

LOUISIANA

FOR USE IN LOUISIANA ZIP CODES: ALL EXCEPT 700-704

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	2,317	2,920	3,186	2,950	2,974	3,233	3,015	0-64	2,575	3,244	3,540	3,275	3,305	3,593	3,351
65	1,492	1,878	2,114	1,898	1,914	2,183	1,941	65	1,656	2,088	2,348	2,107	2,126	2,424	2,156
66	1,492	1,878	2,114	1,898	1,914	2,183	1,941	66	1,656	2,088	2,348	2,107	2,126	2,424	2,156
67	1,492	1,878	2,114	1,898	1,914	2,183	1,941	67	1,656	2,088	2,348	2,107	2,126	2,424	2,156
68	1,554	1,957	2,208	1,977	1,994	2,274	2,022	68	1,726	2,176	2,452	2,197	2,215	2,525	2,246
69	1,623	2,046	2,298	2,065	2,084	2,362	2,114	69	1,804	2,274	2,553	2,295	2,315	2,625	2,348
70	1,687	2,126	2,384	2,148	2,168	2,450	2,197	70	1,876	2,363	2,648	2,386	2,407	2,720	2,440
71	1,753	2,208	2,468	2,230	2,249	2,533	2,279	71	1,947	2,454	2,742	2,477	2,499	2,815	2,535
72	1,812	2,284	2,545	2,307	2,328	2,613	2,360	72	2,015	2,539	2,829	2,563	2,586	2,903	2,622
73	1,871	2,358	2,616	2,381	2,401	2,684	2,435	73	2,079	2,619	2,908	2,644	2,668	2,983	2,705
74	1,924	2,424	2,685	2,448	2,469	2,752	2,504	74	2,138	2,694	2,985	2,720	2,745	3,059	2,782
75	1,972	2,486	2,750	2,510	2,532	2,815	2,568	75	2,192	2,762	3,056	2,789	2,814	3,128	2,853
76	2,018	2,543	2,806	2,568	2,590	2,868	2,627	76	2,243	2,824	3,120	2,853	2,878	3,187	2,919
77	2,062	2,597	2,868	2,623	2,645	2,920	2,683	77	2,291	2,887	3,187	2,915	2,939	3,244	2,981
78	2,102	2,647	2,920	2,674	2,697	2,964	2,735	78	2,333	2,942	3,244	2,972	2,996	3,294	3,038
79	2,138	2,693	2,969	2,720	2,745	3,006	2,782	79	2,376	2,993	3,298	3,023	3,049	3,340	3,091
80	2,172	2,737	3,007	2,765	2,789	3,044	2,829	80	2,414	3,042	3,341	3,072	3,098	3,381	3,142
81	2,203	2,777	3,045	2,804	2,829	3,083	2,868	81	2,448	3,084	3,383	3,115	3,143	3,426	3,187
82	2,232	2,814	3,082	2,842	2,867	3,123	2,906	82	2,482	3,127	3,425	3,158	3,186	3,470	3,230
83	2,262	2,851	3,117	2,878	2,903	3,160	2,943	83	2,514	3,167	3,464	3,198	3,227	3,512	3,272
84	2,290	2,885	3,152	2,915	2,939	3,197	2,981	84	2,544	3,206	3,502	3,238	3,266	3,552	3,312
85	2,317	2,920	3,186	2,950	2,974	3,233	3,015	85	2,575	3,244	3,540	3,275	3,305	3,593	3,351
86	2,343	2,952	3,217	2,981	3,007	3,266	3,049	86	2,604	3,281	3,574	3,312	3,341	3,629	3,389
87	2,368	2,984	3,248	3,013	3,039	3,298	3,081	87	2,630	3,315	3,606	3,349	3,378	3,666	3,425
88	2,392	3,013	3,275	3,044	3,071	3,328	3,113	88	2,658	3,349	3,640	3,381	3,411	3,700	3,458
89	2,415	3,042	3,304	3,072	3,099	3,358	3,143	89	2,682	3,380	3,671	3,413	3,443	3,732	3,491
90	2,436	3,068	3,332	3,099	3,126	3,384	3,169	90	2,706	3,410	3,703	3,444	3,474	3,761	3,522
91	2,455	3,094	3,358	3,125	3,152	3,410	3,196	91	2,728	3,437	3,733	3,473	3,502	3,789	3,551
92	2,475	3,117	3,383	3,148	3,176	3,433	3,220	92	2,749	3,464	3,758	3,498	3,529	3,813	3,578
93	2,491	3,141	3,405	3,169	3,198	3,456	3,242	93	2,768	3,489	3,785	3,524	3,554	3,840	3,603
94	2,508	3,159	3,426	3,191	3,219	3,475	3,264	94	2,786	3,511	3,807	3,545	3,577	3,861	3,627
95	2,522	3,179	3,444	3,210	3,237	3,491	3,283	95	2,803	3,532	3,827	3,566	3,597	3,879	3,648
96	2,537	3,197	3,464	3,229	3,256	3,510	3,303	96	2,820	3,551	3,847	3,587	3,618	3,899	3,669
97	2,553	3,217	3,481	3,248	3,275	3,528	3,321	97	2,835	3,572	3,867	3,609	3,639	3,919	3,690
98	2,567	3,234	3,501	3,266	3,296	3,545	3,341	98	2,852	3,595	3,892	3,629	3,662	3,940	3,713
99	2,581	3,253	3,520	3,286	3,315	3,564	3,360	99	2,869	3,616	3,911	3,651	3,682	3,961	3,734

(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

LOUISIANA

FOR USE IN LOUISIANA ZIP CODES: 700-704

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	2,190	2,760	3,010	2,786	2,811	3,056	2,850	0-64	2,434	3,066	3,345	3,096	3,124	3,395	3,169
65	1,410	1,775	1,998	1,794	1,809	2,063	1,834	65	1,566	1,973	2,219	1,993	2,009	2,291	2,039
66	1,410	1,775	1,998	1,794	1,809	2,063	1,834	66	1,566	1,973	2,219	1,993	2,009	2,291	2,039
67	1,410	1,775	1,998	1,794	1,809	2,063	1,834	67	1,566	1,973	2,219	1,993	2,009	2,291	2,039
68	1,469	1,851	2,086	1,869	1,886	2,149	1,911	68	1,631	2,056	2,319	2,076	2,095	2,388	2,123
69	1,535	1,934	2,171	1,951	1,969	2,233	1,998	69	1,705	2,149	2,414	2,170	2,189	2,481	2,218
70	1,595	2,010	2,253	2,030	2,046	2,314	2,076	70	1,773	2,233	2,504	2,255	2,275	2,571	2,308
71	1,656	2,086	2,333	2,109	2,125	2,395	2,156	71	1,840	2,320	2,591	2,343	2,361	2,661	2,395
72	1,714	2,159	2,405	2,180	2,200	2,471	2,230	72	1,904	2,400	2,673	2,423	2,443	2,744	2,478
73	1,769	2,228	2,474	2,250	2,270	2,536	2,301	73	1,964	2,475	2,749	2,499	2,520	2,819	2,556
74	1,819	2,291	2,539	2,314	2,335	2,603	2,366	74	2,020	2,546	2,821	2,571	2,593	2,891	2,629
75	1,865	2,349	2,600	2,373	2,394	2,661	2,426	75	2,073	2,611	2,889	2,638	2,660	2,955	2,696
76	1,906	2,403	2,653	2,426	2,449	2,710	2,483	76	2,120	2,670	2,949	2,698	2,720	3,011	2,758
77	1,949	2,455	2,710	2,480	2,500	2,760	2,535	77	2,166	2,728	3,011	2,755	2,779	3,066	2,816
78	1,986	2,501	2,760	2,528	2,550	2,801	2,586	78	2,208	2,780	3,066	2,809	2,833	3,114	2,873
79	2,020	2,546	2,805	2,570	2,593	2,840	2,629	79	2,245	2,830	3,118	2,856	2,881	3,158	2,921
80	2,054	2,588	2,843	2,613	2,635	2,878	2,671	80	2,283	2,874	3,159	2,904	2,929	3,196	2,970
81	2,084	2,625	2,879	2,650	2,673	2,915	2,710	81	2,314	2,916	3,198	2,945	2,971	3,239	3,011
82	2,111	2,660	2,914	2,685	2,709	2,951	2,746	82	2,345	2,955	3,236	2,985	3,010	3,280	3,054
83	2,138	2,695	2,948	2,720	2,744	2,988	2,781	83	2,376	2,994	3,274	3,023	3,049	3,320	3,093
84	2,166	2,728	2,979	2,755	2,778	3,023	2,816	84	2,405	3,030	3,310	3,060	3,088	3,359	3,130
85	2,190	2,760	3,010	2,786	2,811	3,056	2,850	85	2,434	3,066	3,345	3,096	3,124	3,395	3,169
86	2,215	2,790	3,041	2,819	2,843	3,088	2,881	86	2,460	3,101	3,379	3,131	3,159	3,431	3,201
87	2,238	2,820	3,068	2,849	2,873	3,118	2,913	87	2,488	3,134	3,409	3,164	3,193	3,464	3,235
88	2,261	2,849	3,096	2,875	2,903	3,146	2,943	88	2,511	3,164	3,440	3,196	3,224	3,496	3,269
89	2,283	2,875	3,124	2,904	2,929	3,174	2,970	89	2,535	3,195	3,470	3,228	3,254	3,526	3,300
90	2,303	2,900	3,150	2,929	2,954	3,199	2,998	90	2,558	3,224	3,499	3,255	3,283	3,555	3,329
91	2,321	2,925	3,174	2,953	2,979	3,224	3,021	91	2,579	3,250	3,528	3,281	3,310	3,580	3,358
92	2,340	2,948	3,198	2,975	3,001	3,245	3,044	92	2,600	3,274	3,554	3,306	3,335	3,606	3,383
93	2,356	2,968	3,219	2,998	3,023	3,266	3,065	93	2,616	3,298	3,575	3,329	3,359	3,629	3,405
94	2,370	2,986	3,236	3,018	3,043	3,285	3,084	94	2,634	3,320	3,596	3,350	3,381	3,649	3,428
95	2,384	3,005	3,255	3,033	3,060	3,301	3,103	95	2,649	3,338	3,616	3,370	3,400	3,666	3,446
96	2,399	3,021	3,274	3,050	3,079	3,318	3,120	96	2,664	3,358	3,636	3,390	3,420	3,686	3,466
97	2,413	3,040	3,291	3,069	3,096	3,334	3,139	97	2,681	3,376	3,659	3,410	3,440	3,705	3,489
98	2,426	3,058	3,310	3,088	3,115	3,350	3,159	98	2,696	3,398	3,678	3,431	3,461	3,724	3,510
99	2,440	3,076	3,328	3,105	3,134	3,369	3,176	99	2,714	3,418	3,698	3,451	3,480	3,743	3,530

(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
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LOUISIANA

FOR USE IN LOUISIANA ZIP CODES: ALL EXCEPT 700-704

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	2,015	2,539	2,769	2,563	2,586	2,812	2,622	0-64	2,239	2,821	3,077	2,849	2,874	3,123	2,915
65	1,297	1,633	1,838	1,650	1,664	1,898	1,687	65	1,441	1,815	2,041	1,833	1,848	2,108	1,876
66	1,297	1,633	1,838	1,650	1,664	1,898	1,687	66	1,441	1,815	2,041	1,833	1,848	2,108	1,876
67	1,297	1,633	1,838	1,650	1,664	1,898	1,687	67	1,441	1,815	2,041	1,833	1,848	2,108	1,876
68	1,351	1,703	1,919	1,719	1,735	1,977	1,758	68	1,501	1,892	2,133	1,910	1,927	2,197	1,953
69	1,412	1,779	1,998	1,795	1,811	2,054	1,838	69	1,569	1,977	2,221	1,996	2,014	2,283	2,040
70	1,467	1,849	2,072	1,868	1,883	2,129	1,910	70	1,631	2,054	2,303	2,075	2,093	2,366	2,123
71	1,524	1,919	2,146	1,940	1,955	2,203	1,984	71	1,693	2,134	2,384	2,155	2,172	2,448	2,203
72	1,577	1,986	2,213	2,006	2,024	2,274	2,052	72	1,751	2,208	2,459	2,229	2,247	2,524	2,279
73	1,627	2,049	2,276	2,070	2,088	2,333	2,117	73	1,807	2,277	2,529	2,299	2,318	2,593	2,352
74	1,673	2,108	2,336	2,129	2,148	2,394	2,177	74	1,858	2,343	2,596	2,366	2,385	2,660	2,418
75	1,716	2,161	2,392	2,183	2,202	2,448	2,232	75	1,907	2,402	2,658	2,427	2,447	2,719	2,481
76	1,754	2,210	2,440	2,232	2,253	2,493	2,284	76	1,950	2,456	2,713	2,482	2,502	2,770	2,537
77	1,793	2,259	2,493	2,282	2,300	2,539	2,332	77	1,993	2,509	2,770	2,535	2,556	2,821	2,591
78	1,827	2,301	2,539	2,325	2,346	2,577	2,379	78	2,031	2,558	2,821	2,584	2,606	2,865	2,643
79	1,858	2,343	2,581	2,364	2,385	2,613	2,418	79	2,065	2,604	2,868	2,628	2,651	2,905	2,688
80	1,889	2,381	2,615	2,404	2,424	2,647	2,458	80	2,100	2,644	2,906	2,671	2,694	2,941	2,732
81	1,917	2,415	2,648	2,438	2,459	2,682	2,493	81	2,129	2,683	2,942	2,709	2,734	2,980	2,770
82	1,942	2,447	2,681	2,470	2,492	2,715	2,527	82	2,157	2,719	2,977	2,746	2,769	3,018	2,809
83	1,967	2,479	2,712	2,502	2,524	2,749	2,559	83	2,186	2,754	3,012	2,781	2,805	3,054	2,845
84	1,993	2,509	2,740	2,535	2,555	2,781	2,591	84	2,213	2,788	3,045	2,815	2,841	3,090	2,880
85	2,015	2,539	2,769	2,563	2,586	2,812	2,622	85	2,239	2,821	3,077	2,849	2,874	3,123	2,915
86	2,038	2,567	2,798	2,593	2,615	2,841	2,651	86	2,263	2,853	3,108	2,881	2,906	3,157	2,945
87	2,059	2,594	2,822	2,621	2,643	2,868	2,680	87	2,289	2,883	3,136	2,911	2,937	3,187	2,976
88	2,080	2,621	2,849	2,645	2,670	2,895	2,707	88	2,310	2,911	3,165	2,941	2,966	3,217	3,007
89	2,100	2,645	2,874	2,671	2,694	2,920	2,732	89	2,332	2,939	3,192	2,969	2,993	3,244	3,036
90	2,118	2,668	2,898	2,694	2,717	2,943	2,758	90	2,353	2,966	3,219	2,995	3,020	3,271	3,062
91	2,136	2,691	2,920	2,716	2,740	2,966	2,780	91	2,372	2,990	3,245	3,019	3,045	3,294	3,089
92	2,153	2,712	2,942	2,737	2,761	2,985	2,800	92	2,392	3,012	3,269	3,042	3,068	3,318	3,112
93	2,168	2,730	2,961	2,758	2,781	3,005	2,820	93	2,407	3,034	3,289	3,062	3,090	3,338	3,133
94	2,180	2,747	2,977	2,776	2,799	3,022	2,837	94	2,423	3,054	3,309	3,082	3,111	3,357	3,153
95	2,193	2,765	2,995	2,790	2,815	3,037	2,854	95	2,437	3,071	3,327	3,100	3,128	3,373	3,171
96	2,207	2,780	3,012	2,806	2,832	3,052	2,870	96	2,451	3,089	3,345	3,119	3,146	3,391	3,189
97	2,220	2,797	3,028	2,823	2,849	3,067	2,888	97	2,467	3,106	3,366	3,137	3,165	3,409	3,210
98	2,232	2,813	3,045	2,841	2,866	3,082	2,906	98	2,481	3,126	3,383	3,157	3,184	3,426	3,229
99	2,245	2,830	3,061	2,857	2,883	3,099	2,922	99	2,497	3,144	3,402	3,175	3,202	3,443	3,248

(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

LOUISIANA

FOR USE IN LOUISIANA ZIP CODES: 700-704

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	209.92	264.50	288.58	267.17	269.42	292.83	273.17	0-64	233.25	293.83	320.67	296.67	299.42	325.42	303.58
65	135.08	170.08	191.50	171.92	173.33	197.75	175.83	65	150.00	189.17	212.75	190.83	192.58	219.58	195.33
66	135.08	170.08	191.50	171.92	173.33	197.75	175.83	66	150.00	189.17	212.75	190.83	192.58	219.58	195.33
67	135.08	170.08	191.50	171.92	173.33	197.75	175.83	67	150.00	189.17	212.75	190.83	192.58	219.58	195.33
68	140.75	177.33	200.00	179.08	180.67	205.92	183.17	68	156.33	197.08	222.08	199.00	200.67	228.75	203.42
69	147.00	185.33	208.17	187.08	188.75	214.00	191.50	69	163.42	205.92	231.25	207.92	209.67	237.83	212.75
70	152.83	192.58	215.92	194.58	196.33	221.92	199.00	70	169.92	214.08	239.92	216.17	218.00	246.33	221.08
71	158.75	200.00	223.58	202.00	203.75	229.50	206.50	71	176.33	222.33	248.33	224.42	226.33	255.00	229.58
72	164.17	206.92	230.50	209.00	210.83	236.67	213.75	72	182.50	230.00	256.25	232.17	234.25	262.92	237.50
73	169.50	213.58	237.00	215.67	217.50	243.17	220.50	73	188.33	237.17	263.42	239.50	241.67	270.25	245.00
74	174.25	219.58	243.25	221.75	223.67	249.25	226.75	74	193.67	244.08	270.42	246.33	248.67	277.08	252.00
75	178.67	225.25	249.08	227.42	229.42	255.00	232.58	75	198.58	250.25	276.75	252.58	254.92	283.33	258.42
76	182.83	230.33	254.17	232.58	234.58	259.83	237.92	76	203.17	255.83	282.58	258.42	260.75	288.67	264.42
77	186.75	235.25	259.83	237.58	239.58	264.50	243.00	77	207.50	261.50	288.67	264.08	266.25	293.83	270.00
78	190.42	239.83	264.50	242.17	244.25	268.42	247.75	78	211.33	266.50	293.83	269.17	271.33	298.33	275.25
79	193.67	244.00	269.00	246.33	248.67	272.33	252.00	79	215.25	271.17	298.75	273.83	276.17	302.50	280.00
80	196.75	247.92	272.42	250.42	252.58	275.75	256.25	80	218.67	275.50	302.58	278.25	280.67	306.25	284.58
81	199.58	251.58	275.83	254.00	256.25	279.25	259.83	81	221.75	279.42	306.50	282.17	284.67	310.33	288.67
82	202.17	254.92	279.17	257.42	259.67	282.92	263.25	82	224.83	283.25	310.25	286.08	288.58	314.25	292.58
83	204.92	258.25	282.33	260.75	262.92	286.25	266.58	83	227.75	286.92	313.75	289.67	292.33	318.17	296.33
84	207.42	261.33	285.50	264.08	266.25	289.58	270.00	84	230.42	290.42	317.17	293.33	295.83	321.75	300.00
85	209.92	264.50	288.58	267.17	269.42	292.83	273.17	85	233.25	293.83	320.67	296.67	299.42	325.42	303.58
86	212.17	267.42	291.33	270.00	272.42	295.83	276.17	86	235.83	297.17	323.75	300.00	302.58	328.75	307.00
87	214.50	270.33	294.17	272.92	275.33	298.75	279.08	87	238.25	300.33	326.67	303.33	305.92	332.08	310.25
88	216.67	272.92	296.67	275.75	278.17	301.50	282.00	88	240.75	303.33	329.67	306.25	309.00	335.08	313.25
89	218.75	275.50	299.25	278.25	280.75	304.17	284.67	89	242.92	306.17	332.50	309.17	311.92	338.00	316.25
90	220.67	277.92	301.75	280.75	283.17	306.58	287.08	90	245.08	308.83	335.42	312.00	314.67	340.67	319.08
91	222.42	280.25	304.17	283.00	285.50	308.83	289.50	91	247.08	311.33	338.17	314.58	317.17	343.25	321.67
92	224.17	282.33	306.50	285.08	287.75	310.92	291.67	92	249.00	313.75	340.42	316.92	319.67	345.42	324.08
93	225.67	284.50	308.42	287.08	289.67	313.00	293.67	93	250.75	316.08	342.83	319.17	321.92	347.83	326.33
94	227.17	286.17	310.33	289.08	291.58	314.83	295.67	94	252.42	318.00	344.83	321.17	324.00	349.67	328.58
95	228.42	287.92	312.00	290.75	293.25	316.25	297.42	95	253.83	319.92	346.67	323.00	325.83	351.33	330.42
96	229.83	289.58	313.75	292.50	294.92	317.92	299.17	96	255.42	321.67	348.42	324.92	327.75	353.17	332.33
97	231.25	291.33	315.33	294.17	296.67	319.58	300.83	97	256.75	323.58	350.33	326.92	329.58	355.00	334.25
98	232.50	292.92	317.08	295.83	298.58	321.17	302.58	98	258.33	325.67	352.50	328.75	331.67	356.92	336.33
99	233.75	294.67	318.83	297.58	300.33	322.83	304.42	99	259.92	327.50	354.25	330.75	333.58	358.75	338.25

(Add \$25 One-time Policy Fee)

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

LOUISIANA

FOR USE IN LOUISIANA ZIP CODES: ALL EXCEPT 700-704

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	193.08	243.33	265.50	245.83	247.83	269.42	251.25	0-64	214.58	270.33	295.00	272.92	275.42	299.42	279.25
65	124.33	156.50	176.17	158.17	159.50	181.92	161.75	65	138.00	174.00	195.67	175.58	177.17	202.00	179.67
66	124.33	156.50	176.17	158.17	159.50	181.92	161.75	66	138.00	174.00	195.67	175.58	177.17	202.00	179.67
67	124.33	156.50	176.17	158.17	159.50	181.92	161.75	67	138.00	174.00	195.67	175.58	177.17	202.00	179.67
68	129.50	163.08	184.00	164.75	166.17	189.50	168.50	68	143.83	181.33	204.33	183.08	184.58	210.42	187.17
69	135.25	170.50	191.50	172.08	173.67	196.83	176.17	69	150.33	189.50	212.75	191.25	192.92	218.75	195.67
70	140.58	177.17	198.67	179.00	180.67	204.17	183.08	70	156.33	196.92	220.67	198.83	200.58	226.67	203.33
71	146.08	184.00	205.67	185.83	187.42	211.08	189.92	71	162.25	204.50	228.50	206.42	208.25	234.58	211.25
72	151.00	190.33	212.08	192.25	194.00	217.75	196.67	72	167.92	211.58	235.75	213.58	215.50	241.92	218.50
73	155.92	196.50	218.00	198.42	200.08	223.67	202.92	73	173.25	218.25	242.33	220.33	222.33	248.58	225.42
74	160.33	202.00	223.75	204.00	205.75	229.33	208.67	74	178.17	224.50	248.75	226.67	228.75	254.92	231.83
75	164.33	207.17	229.17	209.17	211.00	234.58	214.00	75	182.67	230.17	254.67	232.42	234.50	260.67	237.75
76	168.17	211.92	233.83	214.00	215.83	239.00	218.92	76	186.92	235.33	260.00	237.75	239.83	265.58	243.25
77	171.83	216.42	239.00	218.58	220.42	243.33	223.58	77	190.92	240.58	265.58	242.92	244.92	270.33	248.42
78	175.17	220.58	243.33	222.83	224.75	247.00	227.92	78	194.42	245.17	270.33	247.67	249.67	274.50	253.17
79	178.17	224.42	247.42	226.67	228.75	250.50	231.83	79	198.00	249.42	274.83	251.92	254.08	278.33	257.58
80	181.00	228.08	250.58	230.42	232.42	253.67	235.75	80	201.17	253.50	278.42	256.00	258.17	281.75	261.83
81	183.58	231.42	253.75	233.67	235.75	256.92	239.00	81	204.00	257.00	281.92	259.58	261.92	285.50	265.58
82	186.00	234.50	256.83	236.83	238.92	260.25	242.17	82	206.83	260.58	285.42	263.17	265.50	289.17	269.17
83	188.50	237.58	259.75	239.83	241.92	263.33	245.25	83	209.50	263.92	288.67	266.50	268.92	292.67	272.67
84	190.83	240.42	262.67	242.92	244.92	266.42	248.42	84	212.00	267.17	291.83	269.83	272.17	296.00	276.00
85	193.08	243.33	265.50	245.83	247.83	269.42	251.25	85	214.58	270.33	295.00	272.92	275.42	299.42	279.25
86	195.25	246.00	268.08	248.42	250.58	272.17	254.08	86	217.00	273.42	297.83	276.00	278.42	302.42	282.42
87	197.33	248.67	270.67	251.08	253.25	274.83	256.75	87	219.17	276.25	300.50	279.08	281.50	305.50	285.42
88	199.33	251.08	272.92	253.67	255.92	277.33	259.42	88	221.50	279.08	303.33	281.75	284.25	308.33	288.17
89	201.25	253.50	275.33	256.00	258.25	279.83	261.92	89	223.50	281.67	305.92	284.42	286.92	311.00	290.92
90	203.00	255.67	277.67	258.25	260.50	282.00	264.08	90	225.50	284.17	308.58	287.00	289.50	313.42	293.50
91	204.58	257.83	279.83	260.42	262.67	284.17	266.33	91	227.33	286.42	311.08	289.42	291.83	315.75	295.92
92	206.25	259.75	281.92	262.33	264.67	286.08	268.33	92	229.08	288.67	313.17	291.50	294.08	317.75	298.17
93	207.58	261.75	283.75	264.08	266.50	288.00	270.17	93	230.67	290.75	315.42	293.67	296.17	320.00	300.25
94	209.00	263.25	285.50	265.92	268.25	289.58	272.00	94	232.17	292.58	317.25	295.42	298.08	321.75	302.25
95	210.17	264.92	287.00	267.50	269.75	290.92	273.58	95	233.58	294.33	318.92	297.17	299.75	323.25	304.00
96	211.42	266.42	288.67	269.08	271.33	292.50	275.25	96	235.00	295.92	320.58	298.92	301.50	324.92	305.75
97	212.75	268.08	290.08	270.67	272.92	294.00	276.75	97	236.25	297.67	322.25	300.75	303.25	326.58	307.50
98	213.92	269.50	291.75	272.17	274.67	295.42	278.42	98	237.67	299.58	324.33	302.42	305.17	328.33	309.42
99	215.08	271.08	293.33	273.83	276.25	297.00	280.00	99	239.08	301.33	325.92	304.25	306.83	330.08	311.17

(Add \$25 One-time Policy Fee)

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

LOUISIANA

FOR USE IN LOUISIANA ZIP CODES: 700-704

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	182.50	230.00	250.83	232.17	234.25	254.67	237.50	0-64	202.83	255.50	278.75	258.00	260.33	282.92	264.08
65	117.50	147.92	166.50	149.50	150.75	171.92	152.83	65	130.50	164.42	184.92	166.08	167.42	190.92	169.92
66	117.50	147.92	166.50	149.50	150.75	171.92	152.83	66	130.50	164.42	184.92	166.08	167.42	190.92	169.92
67	117.50	147.92	166.50	149.50	150.75	171.92	152.83	67	130.50	164.42	184.92	166.08	167.42	190.92	169.92
68	122.42	154.25	173.83	155.75	157.17	179.08	159.25	68	135.92	171.33	193.25	173.00	174.58	199.00	176.92
69	127.92	161.17	180.92	162.58	164.08	186.08	166.50	69	142.08	179.08	201.17	180.83	182.42	206.75	184.83
70	132.92	167.50	187.75	169.17	170.50	192.83	173.00	70	147.75	186.08	208.67	187.92	189.58	214.25	192.33
71	138.00	173.83	194.42	175.75	177.08	199.58	179.67	71	153.33	193.33	215.92	195.25	196.75	221.75	199.58
72	142.83	179.92	200.42	181.67	183.33	205.92	185.83	72	158.67	200.00	222.75	201.92	203.58	228.67	206.50
73	147.42	185.67	206.17	187.50	189.17	211.33	191.75	73	163.67	206.25	229.08	208.25	210.00	234.92	213.00
74	151.58	190.92	211.58	192.83	194.58	216.92	197.17	74	168.33	212.17	235.08	214.25	216.08	240.92	219.08
75	155.42	195.75	216.67	197.75	199.50	221.75	202.17	75	172.75	217.58	240.75	219.83	221.67	246.25	224.67
76	158.83	200.25	221.08	202.17	204.08	225.83	206.92	76	176.67	222.50	245.75	224.83	226.67	250.92	229.83
77	162.42	204.58	225.83	206.67	208.33	230.00	211.25	77	180.50	227.33	250.92	229.58	231.58	255.50	234.67
78	165.50	208.42	230.00	210.67	212.50	233.42	215.50	78	184.00	231.67	255.50	234.08	236.08	259.50	239.42
79	168.33	212.17	233.75	214.17	216.08	236.67	219.08	79	187.08	235.83	259.83	238.00	240.08	263.17	243.42
80	171.17	215.67	236.92	217.75	219.58	239.83	222.58	80	190.25	239.50	263.25	242.00	244.08	266.33	247.50
81	173.67	218.75	239.92	220.83	222.75	242.92	225.83	81	192.83	243.00	266.50	245.42	247.58	269.92	250.92
82	175.92	221.67	242.83	223.75	225.75	245.92	228.83	82	195.42	246.25	269.67	248.75	250.83	273.33	254.50
83	178.17	224.58	245.67	226.67	228.67	249.00	231.75	83	198.00	249.50	272.83	251.92	254.08	276.67	257.75
84	180.50	227.33	248.25	229.58	231.50	251.92	234.67	84	200.42	252.50	275.83	255.00	257.33	279.92	260.83
85	182.50	230.00	250.83	232.17	234.25	254.67	237.50	85	202.83	255.50	278.75	258.00	260.33	282.92	264.08
86	184.58	232.50	253.42	234.92	236.92	257.33	240.08	86	205.00	258.42	281.58	260.92	263.25	285.92	266.75
87	186.50	235.00	255.67	237.42	239.42	259.83	242.75	87	207.33	261.17	284.08	263.67	266.08	288.67	269.58
88	188.42	237.42	258.00	239.58	241.92	262.17	245.25	88	209.25	263.67	286.67	266.33	268.67	291.33	272.42
89	190.25	239.58	260.33	242.00	244.08	264.50	247.50	89	211.25	266.25	289.17	269.00	271.17	293.83	275.00
90	191.92	241.67	262.50	244.08	246.17	266.58	249.83	90	213.17	268.67	291.58	271.25	273.58	296.25	277.42
91	193.42	243.75	264.50	246.08	248.25	268.67	251.75	91	214.92	270.83	294.00	273.42	275.83	298.33	279.83
92	195.00	245.67	266.50	247.92	250.08	270.42	253.67	92	216.67	272.83	296.17	275.50	277.92	300.50	281.92
93	196.33	247.33	268.25	249.83	251.92	272.17	255.42	93	218.00	274.83	297.92	277.42	279.92	302.42	283.75
94	197.50	248.83	269.67	251.50	253.58	273.75	257.00	94	219.50	276.67	299.67	279.17	281.75	304.08	285.67
95	198.67	250.42	271.25	252.75	255.00	275.08	258.58	95	220.75	278.17	301.33	280.83	283.33	305.50	287.17
96	199.92	251.75	272.83	254.17	256.58	276.50	260.00	96	222.00	279.83	303.00	282.50	285.00	307.17	288.83
97	201.08	253.33	274.25	255.75	258.00	277.83	261.58	97	223.42	281.33	304.92	284.17	286.67	308.75	290.75
98	202.17	254.83	275.83	257.33	259.58	279.17	263.25	98	224.67	283.17	306.50	285.92	288.42	310.33	292.50
99	203.33	256.33	277.33	258.75	261.17	280.75	264.67	99	226.17	284.83	308.17	287.58	290.00	311.92	294.17

(Add \$25 One-time Policy Fee)

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

LOUISIANA

FOR USE IN LOUISIANA ZIP CODES: ALL EXCEPT 700-704

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	167.92	211.58	230.75	213.58	215.50	234.33	218.50	0-64	186.58	235.08	256.42	237.42	239.50	260.25	242.92
65	108.08	136.08	153.17	137.50	138.67	158.17	140.58	65	120.08	151.25	170.08	152.75	154.00	175.67	156.33
66	108.08	136.08	153.17	137.50	138.67	158.17	140.58	66	120.08	151.25	170.08	152.75	154.00	175.67	156.33
67	108.08	136.08	153.17	137.50	138.67	158.17	140.58	67	120.08	151.25	170.08	152.75	154.00	175.67	156.33
68	112.58	141.92	159.92	143.25	144.58	164.75	146.50	68	125.08	157.67	177.75	159.17	160.58	183.08	162.75
69	117.67	148.25	166.50	149.58	150.92	171.17	153.17	69	130.75	164.75	185.08	166.33	167.83	190.25	170.00
70	122.25	154.08	172.67	155.67	156.92	177.42	159.17	70	135.92	171.17	191.92	172.92	174.42	197.17	176.92
71	127.00	159.92	178.83	161.67	162.92	183.58	165.33	71	141.08	177.83	198.67	179.58	181.00	204.00	183.58
72	131.42	165.50	184.42	167.17	168.67	189.50	171.00	72	145.92	184.00	204.92	185.75	187.25	210.33	189.92
73	135.58	170.75	189.67	172.50	174.00	194.42	176.42	73	150.58	189.75	210.75	191.58	193.17	216.08	196.00
74	139.42	175.67	194.67	177.42	179.00	199.50	181.42	74	154.83	195.25	216.33	197.17	198.75	221.67	201.50
75	143.00	180.08	199.33	181.92	183.50	204.00	186.00	75	158.92	200.17	221.50	202.25	203.92	226.58	206.75
76	146.17	184.17	203.33	186.00	187.75	207.75	190.33	76	162.50	204.67	226.08	206.83	208.50	230.83	211.42
77	149.42	188.25	207.75	190.17	191.67	211.58	194.33	77	166.08	209.08	230.83	211.25	213.00	235.08	215.92
78	152.25	191.75	211.58	193.75	195.50	214.75	198.25	78	169.25	213.17	235.08	215.33	217.17	238.75	220.25
79	154.83	195.25	215.08	197.00	198.75	217.75	201.50	79	172.08	217.00	239.00	219.00	220.92	242.08	224.00
80	157.42	198.42	217.92	200.33	202.00	220.58	204.83	80	175.00	220.33	242.17	222.58	224.50	245.08	227.67
81	159.75	201.25	220.67	203.17	204.92	223.50	207.75	81	177.42	223.58	245.17	225.75	227.83	248.33	230.83
82	161.83	203.92	223.42	205.83	207.67	226.25	210.58	82	179.75	226.58	248.08	228.83	230.75	251.50	234.08
83	163.92	206.58	226.00	208.50	210.33	229.08	213.25	83	182.17	229.50	251.00	231.75	233.75	254.50	237.08
84	166.08	209.08	228.33	211.25	212.92	231.75	215.92	84	184.42	232.33	253.75	234.58	236.75	257.50	240.00
85	167.92	211.58	230.75	213.58	215.50	234.33	218.50	85	186.58	235.08	256.42	237.42	239.50	260.25	242.92
86	169.83	213.92	233.17	216.08	217.92	236.75	220.92	86	188.58	237.75	259.00	240.08	242.17	263.08	245.42
87	171.58	216.17	235.17	218.42	220.25	239.00	223.33	87	190.75	240.25	261.33	242.58	244.75	265.58	248.00
88	173.33	218.42	237.42	220.42	222.50	241.25	225.58	88	192.50	242.58	263.75	245.08	247.17	268.08	250.58
89	175.00	220.42	239.50	222.58	224.50	243.33	227.67	89	194.33	244.92	266.00	247.42	249.42	270.33	253.00
90	176.50	222.33	241.50	224.50	226.42	245.25	229.83	90	196.08	247.17	268.25	249.58	251.67	272.58	255.17
91	178.00	224.25	243.33	226.33	228.33	247.17	231.67	91	197.67	249.17	270.42	251.58	253.75	274.50	257.42
92	179.42	226.00	245.17	228.08	230.08	248.75	233.33	92	199.33	251.00	272.42	253.50	255.67	276.50	259.33
93	180.67	227.50	246.75	229.83	231.75	250.42	235.00	93	200.58	252.83	274.08	255.17	257.50	278.17	261.08
94	181.67	228.92	248.08	231.33	233.25	251.83	236.42	94	201.92	254.50	275.75	256.83	259.25	279.75	262.75
95	182.75	230.42	249.58	232.50	234.58	253.08	237.83	95	203.08	255.92	277.25	258.33	260.67	281.08	264.25
96	183.92	231.67	251.00	233.83	236.00	254.33	239.17	96	204.25	257.42	278.75	259.92	262.17	282.58	265.75
97	185.00	233.08	252.33	235.25	237.42	255.58	240.67	97	205.58	258.83	280.50	261.42	263.75	284.08	267.50
98	186.00	234.42	253.75	236.75	238.83	256.83	242.17	98	206.75	260.50	281.92	263.08	265.33	285.50	269.08
99	187.08	235.83	255.08	238.08	240.25	258.25	243.50	99	208.08	262.00	283.50	264.58	266.83	286.92	270.67

(Add \$25 One-time Policy Fee)