

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

MARYLAND

FOR USE IN MARYLAND ZIP CODES: ALL OF STATE

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	1,933	NA	2,696	NA	NA	NA	NA	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,574	1,983	2,231	2,003	2,021	2,305	2,048	65	1,749	2,203	2,478	2,224	2,245	2,559	2,276
66	1,574	1,983	2,231	2,003	2,021	2,305	2,048	66	1,749	2,203	2,478	2,224	2,245	2,559	2,276
67	1,574	1,983	2,231	2,003	2,021	2,305	2,048	67	1,749	2,203	2,478	2,224	2,245	2,559	2,276
68	1,640	2,065	2,330	2,086	2,105	2,400	2,136	68	1,823	2,297	2,589	2,318	2,339	2,666	2,371
69	1,714	2,159	2,425	2,180	2,200	2,493	2,231	69	1,904	2,400	2,694	2,423	2,444	2,770	2,478
70	1,781	2,245	2,516	2,267	2,287	2,586	2,318	70	1,979	2,494	2,797	2,520	2,542	2,873	2,577
71	1,849	2,330	2,605	2,353	2,374	2,674	2,406	71	2,056	2,590	2,895	2,615	2,637	2,972	2,675
72	1,912	2,412	2,686	2,435	2,456	2,759	2,490	72	2,126	2,681	2,985	2,706	2,729	3,064	2,768
73	1,975	2,487	2,761	2,513	2,535	2,834	2,569	73	2,193	2,762	3,071	2,791	2,816	3,148	2,854
74	2,031	2,559	2,835	2,584	2,607	2,906	2,643	74	2,256	2,844	3,151	2,873	2,897	3,229	2,937
75	2,083	2,623	2,903	2,651	2,673	2,972	2,709	75	2,315	2,916	3,223	2,944	2,970	3,303	3,012
76	2,130	2,684	2,964	2,709	2,735	3,028	2,772	76	2,368	2,982	3,294	3,012	3,038	3,364	3,081
77	2,176	2,740	3,028	2,769	2,792	3,082	2,832	77	2,418	3,048	3,364	3,076	3,103	3,424	3,146
78	2,220	2,793	3,082	2,822	2,846	3,128	2,887	78	2,464	3,105	3,424	3,136	3,164	3,478	3,207
79	2,256	2,843	3,134	2,873	2,897	3,174	2,937	79	2,508	3,159	3,481	3,190	3,219	3,525	3,263
80	2,294	2,890	3,175	2,918	2,944	3,212	2,985	80	2,547	3,211	3,527	3,242	3,271	3,570	3,315
81	2,326	2,930	3,213	2,960	2,985	3,255	3,028	81	2,584	3,257	3,571	3,289	3,317	3,617	3,364
82	2,358	2,970	3,253	2,999	3,027	3,296	3,067	82	2,620	3,302	3,616	3,334	3,363	3,662	3,410
83	2,387	3,008	3,291	3,038	3,064	3,336	3,106	83	2,653	3,344	3,657	3,376	3,405	3,708	3,453
84	2,416	3,045	3,327	3,076	3,103	3,374	3,146	84	2,685	3,384	3,698	3,418	3,448	3,750	3,496
85	2,446	3,082	3,363	3,113	3,138	3,412	3,184	85	2,717	3,424	3,735	3,458	3,489	3,790	3,537
86	2,473	3,115	3,395	3,146	3,175	3,448	3,219	86	2,747	3,463	3,772	3,496	3,527	3,831	3,577
87	2,499	3,149	3,427	3,180	3,209	3,481	3,252	87	2,777	3,499	3,808	3,534	3,565	3,869	3,616
88	2,524	3,180	3,458	3,212	3,241	3,513	3,286	88	2,804	3,534	3,842	3,570	3,600	3,904	3,650
89	2,548	3,211	3,488	3,242	3,272	3,544	3,317	89	2,831	3,567	3,874	3,604	3,635	3,938	3,685
90	2,571	3,240	3,517	3,272	3,299	3,573	3,347	90	2,855	3,598	3,909	3,636	3,667	3,971	3,717
91	2,591	3,265	3,544	3,297	3,327	3,598	3,373	91	2,880	3,628	3,940	3,664	3,698	4,000	3,748
92	2,612	3,291	3,571	3,324	3,352	3,625	3,399	92	2,901	3,657	3,968	3,693	3,725	4,026	3,777
93	2,630	3,314	3,595	3,347	3,376	3,648	3,422	93	2,922	3,682	3,994	3,720	3,752	4,053	3,803
94	2,647	3,335	3,617	3,368	3,398	3,669	3,444	94	2,941	3,705	4,017	3,743	3,775	4,076	3,828
95	2,662	3,356	3,636	3,388	3,417	3,685	3,465	95	2,959	3,727	4,039	3,765	3,797	4,094	3,850
96	2,677	3,374	3,657	3,409	3,437	3,704	3,486	96	2,976	3,748	4,061	3,787	3,819	4,115	3,872
97	2,694	3,395	3,674	3,427	3,458	3,724	3,506	97	2,992	3,771	4,083	3,809	3,841	4,139	3,895
98	2,708	3,414	3,695	3,448	3,479	3,743	3,527	98	3,010	3,795	4,108	3,831	3,864	4,157	3,919
99	2,726	3,434	3,716	3,468	3,499	3,763	3,547	99	3,029	3,817	4,130	3,855	3,887	4,181	3,941

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 11/08 MD

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

MARYLAND

FOR USE IN MARYLAND ZIP CODES: ALL OF STATE

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	1,680	NA	2,343	NA	NA	NA	NA	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,367	1,724	1,940	1,741	1,756	2,003	1,781	65	1,521	1,917	2,156	1,935	1,952	2,225	1,979
66	1,367	1,724	1,940	1,741	1,756	2,003	1,781	66	1,521	1,917	2,156	1,935	1,952	2,225	1,979
67	1,367	1,724	1,940	1,741	1,756	2,003	1,781	67	1,521	1,917	2,156	1,935	1,952	2,225	1,979
68	1,426	1,796	2,026	1,815	1,832	2,086	1,856	68	1,585	1,996	2,252	2,016	2,033	2,318	2,062
69	1,490	1,878	2,108	1,896	1,911	2,169	1,940	69	1,656	2,086	2,343	2,107	2,125	2,410	2,154
70	1,549	1,953	2,188	1,972	1,988	2,247	2,016	70	1,720	2,169	2,432	2,191	2,210	2,498	2,241
71	1,608	2,026	2,266	2,047	2,064	2,326	2,094	71	1,786	2,253	2,516	2,275	2,294	2,584	2,326
72	1,664	2,096	2,337	2,117	2,137	2,400	2,167	72	1,848	2,330	2,597	2,352	2,372	2,665	2,406
73	1,717	2,162	2,402	2,185	2,203	2,464	2,234	73	1,908	2,404	2,670	2,427	2,447	2,737	2,483
74	1,766	2,225	2,466	2,247	2,267	2,527	2,298	74	1,962	2,473	2,739	2,498	2,519	2,808	2,553
75	1,811	2,283	2,524	2,305	2,325	2,584	2,358	75	2,011	2,536	2,804	2,561	2,583	2,870	2,619
76	1,853	2,332	2,577	2,358	2,378	2,632	2,412	76	2,059	2,593	2,864	2,620	2,642	2,926	2,677
77	1,892	2,384	2,632	2,408	2,429	2,681	2,462	77	2,102	2,650	2,926	2,675	2,698	2,977	2,736
78	1,930	2,430	2,681	2,454	2,476	2,720	2,510	78	2,144	2,700	2,977	2,727	2,750	3,023	2,790
79	1,962	2,473	2,726	2,497	2,519	2,759	2,553	79	2,180	2,747	3,028	2,773	2,799	3,066	2,836
80	1,994	2,513	2,760	2,537	2,559	2,793	2,594	80	2,215	2,791	3,067	2,820	2,844	3,104	2,884
81	2,024	2,548	2,797	2,574	2,597	2,831	2,632	81	2,247	2,832	3,105	2,861	2,885	3,145	2,926
82	2,049	2,583	2,830	2,608	2,631	2,866	2,668	82	2,277	2,870	3,144	2,898	2,923	3,186	2,965
83	2,076	2,616	2,862	2,642	2,665	2,901	2,703	83	2,307	2,907	3,179	2,935	2,961	3,222	3,003
84	2,102	2,650	2,893	2,675	2,697	2,935	2,736	84	2,337	2,943	3,213	2,972	2,998	3,261	3,039
85	2,126	2,681	2,923	2,706	2,729	2,967	2,768	85	2,362	2,977	3,249	3,007	3,034	3,296	3,076
86	2,151	2,708	2,953	2,737	2,760	2,998	2,799	86	2,390	3,012	3,281	3,041	3,067	3,332	3,111
87	2,172	2,738	2,980	2,767	2,790	3,028	2,829	87	2,415	3,042	3,312	3,073	3,100	3,364	3,143
88	2,194	2,767	3,007	2,792	2,819	3,056	2,857	88	2,439	3,073	3,341	3,104	3,130	3,395	3,175
89	2,215	2,792	3,034	2,820	2,844	3,082	2,884	89	2,462	3,103	3,370	3,134	3,159	3,424	3,203
90	2,236	2,816	3,059	2,844	2,869	3,106	2,910	90	2,484	3,130	3,398	3,160	3,188	3,452	3,233
91	2,254	2,841	3,082	2,867	2,893	3,130	2,934	91	2,505	3,156	3,426	3,187	3,213	3,478	3,260
92	2,272	2,862	3,105	2,890	2,915	3,151	2,956	92	2,524	3,179	3,450	3,211	3,240	3,502	3,284
93	2,287	2,883	3,126	2,910	2,935	3,171	2,976	93	2,542	3,202	3,473	3,233	3,261	3,524	3,306
94	2,303	2,900	3,144	2,929	2,954	3,189	2,996	94	2,558	3,222	3,493	3,253	3,283	3,543	3,328
95	2,316	2,918	3,160	2,945	2,972	3,206	3,013	95	2,573	3,241	3,512	3,273	3,303	3,562	3,348
96	2,329	2,934	3,179	2,964	2,990	3,221	3,030	96	2,588	3,260	3,532	3,292	3,321	3,579	3,367
97	2,341	2,951	3,197	2,981	3,007	3,238	3,049	97	2,604	3,280	3,552	3,313	3,341	3,597	3,388
98	2,358	2,969	3,213	2,998	3,025	3,253	3,067	98	2,619	3,299	3,571	3,332	3,360	3,617	3,409
99	2,370	2,987	3,232	3,016	3,042	3,272	3,084	99	2,634	3,318	3,589	3,350	3,380	3,635	3,427

(Add \$25 One-time Policy Fee)

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Quarterly: 0.2500

Monthly: Divide by 12

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MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/1/08

MARYLAND

FOR USE IN MARYLAND ZIP CODES: ALL OF STATE

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	161.08	NA	224.67	NA	NA	NA	NA	0-64	NA	NA	NA	NA	NA	NA	NA
65	131.17	165.25	185.92	166.92	168.42	192.08	170.67	65	145.75	183.58	206.50	185.33	187.08	213.25	189.67
66	131.17	165.25	185.92	166.92	168.42	192.08	170.67	66	145.75	183.58	206.50	185.33	187.08	213.25	189.67
67	131.17	165.25	185.92	166.92	168.42	192.08	170.67	67	145.75	183.58	206.50	185.33	187.08	213.25	189.67
68	136.67	172.08	194.17	173.83	175.42	200.00	178.00	68	151.92	191.42	215.75	193.17	194.92	222.17	197.58
69	142.83	179.92	202.08	181.67	183.33	207.75	185.92	69	158.67	200.00	224.50	201.92	203.67	230.83	206.50
70	148.42	187.08	209.67	188.92	190.58	215.50	193.17	70	164.92	207.83	233.08	210.00	211.83	239.42	214.75
71	154.08	194.17	217.08	196.08	197.83	222.83	200.50	71	171.33	215.83	241.25	217.92	219.75	247.67	222.92
72	159.33	201.00	223.83	202.92	204.67	229.92	207.50	72	177.17	223.42	248.75	225.50	227.42	255.33	230.67
73	164.58	207.25	230.08	209.42	211.25	236.17	214.08	73	182.75	230.17	255.92	232.58	234.67	262.33	237.83
74	169.25	213.25	236.25	215.33	217.25	242.17	220.25	74	188.00	237.00	262.58	239.42	241.42	269.08	244.75
75	173.58	218.58	241.92	220.92	222.75	247.67	225.75	75	192.92	243.00	268.58	245.33	247.50	275.25	251.00
76	177.50	223.67	247.00	225.75	227.92	252.33	231.00	76	197.33	248.50	274.50	251.00	253.17	280.33	256.75
77	181.33	228.33	252.33	230.75	232.67	256.83	236.00	77	201.50	254.00	280.33	256.33	258.58	285.33	262.17
78	185.00	232.75	256.83	235.17	237.17	260.67	240.58	78	205.33	258.75	285.33	261.33	263.67	289.83	267.25
79	188.00	236.92	261.17	239.42	241.42	264.50	244.75	79	209.00	263.25	290.08	265.83	268.25	293.75	271.92
80	191.17	240.83	264.58	243.17	245.33	267.67	248.75	80	212.25	267.58	293.92	270.17	272.58	297.50	276.25
81	193.83	244.17	267.75	246.67	248.75	271.25	252.33	81	215.33	271.42	297.58	274.08	276.42	301.42	280.33
82	196.50	247.50	271.08	249.92	252.25	274.67	255.58	82	218.33	275.17	301.33	277.83	280.25	305.17	284.17
83	198.92	250.67	274.25	253.17	255.33	278.00	258.83	83	221.08	278.67	304.75	281.33	283.75	309.00	287.75
84	201.33	253.75	277.25	256.33	258.58	281.17	262.17	84	223.75	282.00	308.17	284.83	287.33	312.50	291.33
85	203.83	256.83	280.25	259.42	261.50	284.33	265.33	85	226.42	285.33	311.25	288.17	290.75	315.83	294.75
86	206.08	259.58	282.92	262.17	264.58	287.33	268.25	86	228.92	288.58	314.33	291.33	293.92	319.25	298.08
87	208.25	262.42	285.58	265.00	267.42	290.08	271.00	87	231.42	291.58	317.33	294.50	297.08	322.42	301.33
88	210.33	265.00	288.17	267.67	270.08	292.75	273.83	88	233.67	294.50	320.17	297.50	300.00	325.33	304.17
89	212.33	267.58	290.67	270.17	272.67	295.33	276.42	89	235.92	297.25	322.83	300.33	302.92	328.17	307.08
90	214.25	270.00	293.08	272.67	274.92	297.75	278.92	90	237.92	299.83	325.75	303.00	305.58	330.92	309.75
91	215.92	272.08	295.33	274.75	277.25	299.83	281.08	91	240.00	302.33	328.33	305.33	308.17	333.33	312.33
92	217.67	274.25	297.58	277.00	279.33	302.08	283.25	92	241.75	304.75	330.67	307.75	310.42	335.50	314.75
93	219.17	276.17	299.58	278.92	281.33	304.00	285.17	93	243.50	306.83	332.83	310.00	312.67	337.75	316.92
94	220.58	277.92	301.42	280.67	283.17	305.75	287.00	94	245.08	308.75	334.75	311.92	314.58	339.67	319.00
95	221.83	279.67	303.00	282.33	284.75	307.08	288.75	95	246.58	310.58	336.58	313.75	316.42	341.17	320.83
96	223.08	281.17	304.75	284.08	286.42	308.67	290.50	96	248.00	312.33	338.42	315.58	318.25	342.92	322.67
97	224.50	282.92	306.17	285.58	288.17	310.33	292.17	97	249.33	314.25	340.25	317.42	320.08	344.92	324.58
98	225.67	284.50	307.92	287.33	289.92	311.92	293.92	98	250.83	316.25	342.33	319.25	322.00	346.42	326.58
99	227.17	286.17	309.67	289.00	291.58	313.58	295.58	99	252.42	318.08	344.17	321.25	323.92	348.42	328.42

(Add \$25 One-time Policy Fee)

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RATES EFFECTIVE 11/1/08

MARYLAND

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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	140.00	NA	195.25	NA	NA	NA	NA	0-64	NA	NA	NA	NA	NA	NA	NA
65	113.92	143.67	161.67	145.08	146.33	166.92	148.42	65	126.75	159.75	179.67	161.25	162.67	185.42	164.92
66	113.92	143.67	161.67	145.08	146.33	166.92	148.42	66	126.75	159.75	179.67	161.25	162.67	185.42	164.92
67	113.92	143.67	161.67	145.08	146.33	166.92	148.42	67	126.75	159.75	179.67	161.25	162.67	185.42	164.92
68	118.83	149.67	168.83	151.25	152.67	173.83	154.67	68	132.08	166.33	187.67	168.00	169.42	193.17	171.83
69	124.17	156.50	175.67	158.00	159.25	180.75	161.67	69	138.00	173.83	195.25	175.58	177.08	200.83	179.50
70	129.08	162.75	182.33	164.33	165.67	187.25	168.00	70	143.33	180.75	202.67	182.58	184.17	208.17	186.75
71	134.00	168.83	188.83	170.58	172.00	193.83	174.50	71	148.83	187.75	209.67	189.58	191.17	215.33	193.83
72	138.67	174.67	194.75	176.42	178.08	200.00	180.58	72	154.00	194.17	216.42	196.00	197.67	222.08	200.50
73	143.08	180.17	200.17	182.08	183.58	205.33	186.17	73	159.00	200.33	222.50	202.25	203.92	228.08	206.92
74	147.17	185.42	205.50	187.25	188.92	210.58	191.50	74	163.50	206.08	228.25	208.17	209.92	234.00	212.75
75	150.92	190.25	210.33	192.08	193.75	215.33	196.50	75	167.58	211.33	233.67	213.42	215.25	239.17	218.25
76	154.42	194.33	214.75	196.50	198.17	219.33	201.00	76	171.58	216.08	238.67	218.33	220.17	243.83	223.08
77	157.67	198.67	219.33	200.67	202.42	223.42	205.17	77	175.17	220.83	243.83	222.92	224.83	248.08	228.00
78	160.83	202.50	223.42	204.50	206.33	226.67	209.17	78	178.67	225.00	248.08	227.25	229.17	251.92	232.50
79	163.50	206.08	227.17	208.08	209.92	229.92	212.75	79	181.67	228.92	252.33	231.08	233.25	255.50	236.33
80	166.17	209.42	230.00	211.42	213.25	232.75	216.17	80	184.58	232.58	255.58	235.00	237.00	258.67	240.33
81	168.67	212.33	233.08	214.50	216.42	235.92	219.33	81	187.25	236.00	258.75	238.42	240.42	262.08	243.83
82	170.75	215.25	235.83	217.33	219.25	238.83	222.33	82	189.75	239.17	262.00	241.50	243.58	265.50	247.08
83	173.00	218.00	238.50	220.17	222.08	241.75	225.25	83	192.25	242.25	264.92	244.58	246.75	268.50	250.25
84	175.17	220.83	241.08	222.92	224.75	244.58	228.00	84	194.75	245.25	267.75	247.67	249.83	271.75	253.25
85	177.17	223.42	243.58	225.50	227.42	247.25	230.67	85	196.83	248.08	270.75	250.58	252.83	274.67	256.33
86	179.25	225.67	246.08	228.08	230.00	249.83	233.25	86	199.17	251.00	273.42	253.42	255.58	277.67	259.25
87	181.00	228.17	248.33	230.58	232.50	252.33	235.75	87	201.25	253.50	276.00	256.08	258.33	280.33	261.92
88	182.83	230.58	250.58	232.67	234.92	254.67	238.08	88	203.25	256.08	278.42	258.67	260.83	282.92	264.58
89	184.58	232.67	252.83	235.00	237.00	256.83	240.33	89	205.17	258.58	280.83	261.17	263.25	285.33	266.92
90	186.33	234.67	254.92	237.00	239.08	258.83	242.50	90	207.00	260.83	283.17	263.33	265.67	287.67	269.42
91	187.83	236.75	256.83	238.92	241.08	260.83	244.50	91	208.75	263.00	285.50	265.58	267.75	289.83	271.67
92	189.33	238.50	258.75	240.83	242.92	262.58	246.33	92	210.33	264.92	287.50	267.58	270.00	291.83	273.67
93	190.58	240.25	260.50	242.50	244.58	264.25	248.00	93	211.83	266.83	289.42	269.42	271.75	293.67	275.50
94	191.92	241.67	262.00	244.08	246.17	265.75	249.67	94	213.17	268.50	291.08	271.08	273.58	295.25	277.33
95	193.00	243.17	263.33	245.42	247.67	267.17	251.08	95	214.42	270.08	292.67	272.75	275.25	296.83	279.00
96	194.08	244.50	264.92	247.00	249.17	268.42	252.50	96	215.67	271.67	294.33	274.33	276.75	298.25	280.58
97	195.08	245.92	266.42	248.42	250.58	269.83	254.08	97	217.00	273.33	296.00	276.08	278.42	299.75	282.33
98	196.50	247.42	267.75	249.83	252.08	271.08	255.58	98	218.25	274.92	297.58	277.67	280.00	301.42	284.08
99	197.50	248.92	269.33	251.33	253.50	272.67	257.00	99	219.50	276.50	299.08	279.17	281.67	302.92	285.58

(Add \$25 One-time Policy Fee)