

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

**MICHIGAN**

FOR USE IN MICHIGAN ZIP CODES: 480-485

**MALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,621	2,041	2,297	2,062	2,080	2,373	2,110	65	1,800	2,269	2,552	2,290	2,311	2,635	2,344
66	1,621	2,041	2,297	2,062	2,080	2,373	2,110	66	1,800	2,269	2,552	2,290	2,311	2,635	2,344
67	1,621	2,041	2,297	2,062	2,080	2,373	2,110	67	1,800	2,269	2,552	2,290	2,311	2,635	2,344
68	1,688	2,128	2,400	2,149	2,167	2,471	2,198	68	1,876	2,365	2,666	2,387	2,408	2,745	2,442
69	1,764	2,223	2,498	2,246	2,265	2,568	2,297	69	1,961	2,471	2,775	2,495	2,516	2,853	2,552
70	1,834	2,311	2,591	2,335	2,356	2,663	2,387	70	2,038	2,569	2,878	2,594	2,617	2,957	2,653
71	1,905	2,400	2,682	2,423	2,444	2,754	2,478	71	2,117	2,667	2,981	2,692	2,716	3,060	2,755
72	1,970	2,482	2,766	2,507	2,530	2,841	2,565	72	2,190	2,759	3,074	2,786	2,811	3,156	2,850
73	2,034	2,562	2,843	2,587	2,610	2,918	2,646	73	2,260	2,846	3,161	2,874	2,899	3,242	2,940
74	2,092	2,635	2,919	2,661	2,684	2,992	2,722	74	2,324	2,929	3,245	2,957	2,983	3,325	3,024
75	2,143	2,702	2,989	2,729	2,752	3,060	2,792	75	2,383	3,003	3,321	3,031	3,059	3,401	3,101
76	2,194	2,764	3,051	2,792	2,815	3,118	2,855	76	2,437	3,070	3,391	3,101	3,129	3,464	3,172
77	2,241	2,822	3,118	2,852	2,876	3,174	2,916	77	2,491	3,137	3,464	3,168	3,195	3,527	3,240
78	2,285	2,877	3,174	2,906	2,932	3,221	2,972	78	2,537	3,198	3,527	3,230	3,256	3,580	3,303
79	2,324	2,927	3,227	2,957	2,983	3,268	3,024	79	2,583	3,254	3,585	3,286	3,314	3,630	3,360
80	2,362	2,975	3,269	3,004	3,031	3,308	3,074	80	2,624	3,307	3,632	3,339	3,367	3,675	3,415
81	2,395	3,018	3,310	3,048	3,074	3,352	3,118	81	2,661	3,353	3,678	3,387	3,416	3,724	3,464
82	2,426	3,059	3,350	3,088	3,116	3,395	3,158	82	2,698	3,399	3,723	3,433	3,462	3,772	3,511
83	2,458	3,098	3,388	3,129	3,156	3,436	3,199	83	2,733	3,443	3,765	3,476	3,507	3,818	3,556
84	2,489	3,136	3,426	3,168	3,195	3,475	3,240	84	2,765	3,485	3,807	3,520	3,550	3,861	3,599
85	2,519	3,174	3,462	3,206	3,233	3,514	3,277	85	2,799	3,527	3,847	3,560	3,592	3,905	3,643
86	2,547	3,209	3,496	3,240	3,269	3,550	3,314	86	2,829	3,566	3,885	3,599	3,632	3,945	3,683
87	2,573	3,244	3,529	3,275	3,304	3,585	3,349	87	2,859	3,604	3,920	3,640	3,671	3,984	3,723
88	2,600	3,275	3,560	3,308	3,338	3,618	3,384	88	2,888	3,640	3,956	3,675	3,707	4,021	3,759
89	2,625	3,307	3,591	3,339	3,368	3,650	3,416	89	2,915	3,674	3,990	3,710	3,742	4,056	3,795
90	2,647	3,335	3,622	3,368	3,398	3,679	3,445	90	2,941	3,706	4,025	3,744	3,776	4,088	3,829
91	2,668	3,363	3,650	3,396	3,426	3,706	3,473	91	2,965	3,737	4,057	3,774	3,807	4,119	3,860
92	2,689	3,388	3,678	3,422	3,452	3,731	3,500	92	2,988	3,765	4,085	3,802	3,836	4,145	3,889
93	2,708	3,413	3,702	3,445	3,476	3,756	3,524	93	3,009	3,793	4,113	3,830	3,863	4,173	3,916
94	2,726	3,434	3,724	3,469	3,499	3,777	3,548	94	3,028	3,816	4,137	3,854	3,888	4,196	3,942
95	2,741	3,455	3,744	3,489	3,518	3,795	3,569	95	3,046	3,839	4,159	3,877	3,910	4,217	3,965
96	2,758	3,475	3,765	3,510	3,539	3,815	3,590	96	3,065	3,860	4,182	3,899	3,933	4,238	3,987
97	2,775	3,496	3,784	3,529	3,560	3,835	3,611	97	3,081	3,882	4,204	3,923	3,955	4,260	4,011
98	2,790	3,515	3,805	3,550	3,583	3,854	3,632	98	3,100	3,907	4,229	3,945	3,980	4,283	4,036
99	2,806	3,536	3,826	3,571	3,604	3,874	3,653	99	3,119	3,930	4,252	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. 11/08 MI

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

**MICHIGAN**

FOR USE IN MICHIGAN ZIP CODES: 486-489, 492

**MALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,332	1,677	1,887	1,694	1,709	1,949	1,733	65	1,479	1,864	2,096	1,881	1,899	2,164	1,925
66	1,332	1,677	1,887	1,694	1,709	1,949	1,733	66	1,479	1,864	2,096	1,881	1,899	2,164	1,925
67	1,332	1,677	1,887	1,694	1,709	1,949	1,733	67	1,479	1,864	2,096	1,881	1,899	2,164	1,925
68	1,387	1,748	1,971	1,765	1,780	2,030	1,806	68	1,541	1,942	2,190	1,961	1,978	2,255	2,006
69	1,449	1,826	2,052	1,845	1,861	2,109	1,887	69	1,611	2,030	2,279	2,049	2,067	2,344	2,096
70	1,507	1,899	2,129	1,918	1,935	2,187	1,961	70	1,674	2,110	2,364	2,131	2,149	2,429	2,179
71	1,565	1,971	2,203	1,991	2,008	2,262	2,036	71	1,739	2,191	2,448	2,211	2,231	2,514	2,263
72	1,618	2,039	2,272	2,060	2,078	2,333	2,107	72	1,799	2,267	2,525	2,289	2,309	2,592	2,341
73	1,671	2,105	2,336	2,125	2,144	2,397	2,174	73	1,856	2,338	2,597	2,361	2,382	2,663	2,415
74	1,718	2,164	2,398	2,186	2,205	2,458	2,236	74	1,909	2,406	2,666	2,429	2,451	2,731	2,484
75	1,761	2,220	2,455	2,241	2,261	2,514	2,293	75	1,957	2,467	2,728	2,490	2,513	2,793	2,547
76	1,802	2,270	2,506	2,293	2,313	2,561	2,345	76	2,002	2,522	2,785	2,547	2,570	2,845	2,606
77	1,841	2,318	2,561	2,343	2,362	2,607	2,395	77	2,046	2,577	2,845	2,602	2,624	2,897	2,661
78	1,877	2,363	2,607	2,387	2,408	2,646	2,441	78	2,084	2,627	2,897	2,653	2,675	2,941	2,713
79	1,909	2,405	2,651	2,429	2,451	2,684	2,484	79	2,122	2,673	2,945	2,699	2,722	2,982	2,760
80	1,940	2,444	2,685	2,468	2,490	2,717	2,525	80	2,155	2,716	2,983	2,743	2,766	3,019	2,805
81	1,968	2,479	2,719	2,504	2,525	2,753	2,561	81	2,186	2,754	3,021	2,782	2,806	3,059	2,845
82	1,993	2,513	2,752	2,537	2,560	2,789	2,594	82	2,216	2,792	3,058	2,820	2,844	3,098	2,884
83	2,019	2,545	2,783	2,570	2,592	2,822	2,628	83	2,245	2,828	3,092	2,855	2,881	3,136	2,921
84	2,045	2,576	2,814	2,602	2,624	2,854	2,661	84	2,271	2,862	3,127	2,891	2,916	3,172	2,957
85	2,069	2,607	2,844	2,634	2,655	2,887	2,692	85	2,299	2,897	3,160	2,924	2,951	3,207	2,992
86	2,092	2,636	2,872	2,661	2,685	2,916	2,722	86	2,324	2,929	3,191	2,957	2,983	3,241	3,026
87	2,114	2,665	2,899	2,690	2,714	2,945	2,751	87	2,348	2,960	3,220	2,990	3,015	3,273	3,058
88	2,136	2,690	2,924	2,717	2,742	2,972	2,780	88	2,372	2,990	3,250	3,019	3,045	3,303	3,088
89	2,156	2,716	2,950	2,743	2,767	2,998	2,806	89	2,394	3,018	3,278	3,048	3,074	3,332	3,118
90	2,175	2,739	2,975	2,767	2,791	3,022	2,830	90	2,416	3,044	3,306	3,075	3,102	3,358	3,145
91	2,192	2,762	2,998	2,790	2,814	3,044	2,853	91	2,436	3,069	3,333	3,100	3,127	3,383	3,171
92	2,209	2,783	3,021	2,811	2,836	3,065	2,875	92	2,454	3,092	3,356	3,123	3,151	3,405	3,195
93	2,224	2,804	3,041	2,830	2,855	3,085	2,895	93	2,471	3,115	3,379	3,146	3,173	3,428	3,217
94	2,239	2,821	3,059	2,850	2,874	3,103	2,914	94	2,487	3,135	3,398	3,166	3,194	3,447	3,238
95	2,252	2,838	3,075	2,866	2,890	3,118	2,931	95	2,502	3,153	3,417	3,184	3,212	3,464	3,257
96	2,266	2,854	3,092	2,883	2,907	3,134	2,949	96	2,517	3,171	3,435	3,203	3,230	3,481	3,275
97	2,279	2,872	3,108	2,899	2,924	3,150	2,966	97	2,531	3,189	3,453	3,222	3,249	3,499	3,295
98	2,292	2,888	3,126	2,916	2,943	3,166	2,983	98	2,546	3,210	3,474	3,241	3,269	3,518	3,315
99	2,305	2,905	3,143	2,934	2,960	3,182	3,000	99	2,562	3,228	3,493	3,260	3,288	3,536	3,334

(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**

**MICHIGAN**

FOR USE IN MICHIGAN ZIP CODES: ALL EXCEPT 480-489, 492

**MALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,158	1,458	1,641	1,473	1,486	1,695	1,507	65	1,286	1,621	1,823	1,636	1,651	1,882	1,674
66	1,158	1,458	1,641	1,473	1,486	1,695	1,507	66	1,286	1,621	1,823	1,636	1,651	1,882	1,674
67	1,158	1,458	1,641	1,473	1,486	1,695	1,507	67	1,286	1,621	1,823	1,636	1,651	1,882	1,674
68	1,206	1,520	1,714	1,535	1,548	1,765	1,570	68	1,340	1,689	1,904	1,705	1,720	1,961	1,744
69	1,260	1,588	1,784	1,604	1,618	1,834	1,641	69	1,401	1,765	1,982	1,782	1,797	2,038	1,823
70	1,310	1,651	1,851	1,668	1,683	1,902	1,705	70	1,456	1,835	2,056	1,853	1,869	2,112	1,895
71	1,361	1,714	1,916	1,731	1,746	1,967	1,770	71	1,512	1,905	2,129	1,923	1,940	2,186	1,968
72	1,407	1,773	1,976	1,791	1,807	2,029	1,832	72	1,564	1,971	2,196	1,990	2,008	2,254	2,036
73	1,453	1,830	2,031	1,848	1,864	2,084	1,890	73	1,614	2,033	2,258	2,053	2,071	2,316	2,100
74	1,494	1,882	2,085	1,901	1,917	2,137	1,944	74	1,660	2,092	2,318	2,112	2,131	2,375	2,160
75	1,531	1,930	2,135	1,949	1,966	2,186	1,994	75	1,702	2,145	2,372	2,165	2,185	2,429	2,215
76	1,567	1,974	2,179	1,994	2,011	2,227	2,039	76	1,741	2,193	2,422	2,215	2,235	2,474	2,266
77	1,601	2,016	2,227	2,037	2,054	2,267	2,083	77	1,779	2,241	2,474	2,263	2,282	2,519	2,314
78	1,632	2,055	2,267	2,076	2,094	2,301	2,123	78	1,812	2,284	2,519	2,307	2,326	2,557	2,359
79	1,660	2,091	2,305	2,112	2,131	2,334	2,160	79	1,845	2,324	2,561	2,347	2,367	2,593	2,400
80	1,687	2,125	2,335	2,146	2,165	2,363	2,196	80	1,874	2,362	2,594	2,385	2,405	2,625	2,439
81	1,711	2,156	2,364	2,177	2,196	2,394	2,227	81	1,901	2,395	2,627	2,419	2,440	2,660	2,474
82	1,733	2,185	2,393	2,206	2,226	2,425	2,256	82	1,927	2,428	2,659	2,452	2,473	2,694	2,508
83	1,756	2,213	2,420	2,235	2,254	2,454	2,285	83	1,952	2,459	2,689	2,483	2,505	2,727	2,540
84	1,778	2,240	2,447	2,263	2,282	2,482	2,314	84	1,975	2,489	2,719	2,514	2,536	2,758	2,571
85	1,799	2,267	2,473	2,290	2,309	2,510	2,341	85	1,999	2,519	2,748	2,543	2,566	2,789	2,602
86	1,819	2,292	2,497	2,314	2,335	2,536	2,367	86	2,021	2,547	2,775	2,571	2,594	2,818	2,631
87	1,838	2,317	2,521	2,339	2,360	2,561	2,392	87	2,042	2,574	2,800	2,600	2,622	2,846	2,659
88	1,857	2,339	2,543	2,363	2,384	2,584	2,417	88	2,063	2,600	2,826	2,625	2,648	2,872	2,685
89	1,875	2,362	2,565	2,385	2,406	2,607	2,440	89	2,082	2,624	2,850	2,650	2,673	2,897	2,711
90	1,891	2,382	2,587	2,406	2,427	2,628	2,461	90	2,101	2,647	2,875	2,674	2,697	2,920	2,735
91	1,906	2,402	2,607	2,426	2,447	2,647	2,481	91	2,118	2,669	2,898	2,696	2,719	2,942	2,757
92	1,921	2,420	2,627	2,444	2,466	2,665	2,500	92	2,134	2,689	2,918	2,716	2,740	2,961	2,778
93	1,934	2,438	2,644	2,461	2,483	2,683	2,517	93	2,149	2,709	2,938	2,736	2,759	2,981	2,797
94	1,947	2,453	2,660	2,478	2,499	2,698	2,534	94	2,163	2,726	2,955	2,753	2,777	2,997	2,816
95	1,958	2,468	2,674	2,492	2,513	2,711	2,549	95	2,176	2,742	2,971	2,769	2,793	3,012	2,832
96	1,970	2,482	2,689	2,507	2,528	2,725	2,564	96	2,189	2,757	2,987	2,785	2,809	3,027	2,848
97	1,982	2,497	2,703	2,521	2,543	2,739	2,579	97	2,201	2,773	3,003	2,802	2,825	3,043	2,865
98	1,993	2,511	2,718	2,536	2,559	2,753	2,594	98	2,214	2,791	3,021	2,818	2,843	3,059	2,883
99	2,004	2,526	2,733	2,551	2,574	2,767	2,609	99	2,228	2,807	3,037	2,835	2,859	3,075	2,899

(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**

**MICHIGAN**

**FOR USE IN MICHIGAN ZIP CODES: 480-485**

**FEMALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,410	1,775	1,998	1,793	1,809	2,062	1,834	65	1,567	1,973	2,219	1,992	2,009	2,292	2,038
66	1,410	1,775	1,998	1,793	1,809	2,062	1,834	66	1,567	1,973	2,219	1,992	2,009	2,292	2,038
67	1,410	1,775	1,998	1,793	1,809	2,062	1,834	67	1,567	1,973	2,219	1,992	2,009	2,292	2,038
68	1,469	1,851	2,086	1,869	1,886	2,149	1,911	68	1,631	2,057	2,318	2,076	2,094	2,387	2,122
69	1,534	1,933	2,171	1,952	1,968	2,233	1,998	69	1,705	2,149	2,414	2,170	2,188	2,481	2,218
70	1,595	2,010	2,253	2,030	2,047	2,314	2,076	70	1,772	2,233	2,503	2,255	2,275	2,572	2,307
71	1,656	2,086	2,332	2,108	2,125	2,395	2,156	71	1,840	2,320	2,591	2,342	2,362	2,661	2,395
72	1,714	2,159	2,405	2,180	2,199	2,471	2,230	72	1,904	2,400	2,673	2,422	2,443	2,744	2,478
73	1,768	2,227	2,474	2,250	2,269	2,537	2,302	73	1,964	2,475	2,748	2,499	2,520	2,818	2,556
74	1,819	2,292	2,538	2,314	2,335	2,603	2,366	74	2,020	2,547	2,821	2,572	2,593	2,891	2,629
75	1,865	2,349	2,600	2,373	2,394	2,661	2,426	75	2,072	2,611	2,888	2,638	2,660	2,955	2,696
76	1,907	2,402	2,653	2,426	2,449	2,710	2,482	76	2,120	2,670	2,948	2,698	2,720	3,011	2,758
77	1,949	2,456	2,710	2,479	2,500	2,759	2,535	77	2,166	2,727	3,011	2,755	2,779	3,066	2,817
78	1,987	2,502	2,759	2,527	2,549	2,801	2,586	78	2,208	2,780	3,066	2,808	2,832	3,114	2,873
79	2,020	2,547	2,806	2,570	2,593	2,841	2,629	79	2,246	2,829	3,118	2,856	2,881	3,157	2,922
80	2,054	2,587	2,842	2,612	2,635	2,877	2,671	80	2,282	2,874	3,158	2,904	2,929	3,196	2,969
81	2,083	2,625	2,878	2,650	2,673	2,915	2,710	81	2,314	2,916	3,198	2,946	2,971	3,238	3,011
82	2,111	2,660	2,913	2,685	2,709	2,951	2,747	82	2,345	2,955	3,237	2,985	3,010	3,280	3,053
83	2,138	2,695	2,947	2,720	2,744	2,988	2,782	83	2,376	2,993	3,273	3,023	3,049	3,319	3,093
84	2,166	2,727	2,979	2,755	2,778	3,023	2,817	84	2,405	3,030	3,310	3,060	3,087	3,359	3,130
85	2,190	2,759	3,010	2,786	2,811	3,056	2,850	85	2,433	3,066	3,345	3,097	3,123	3,395	3,168
86	2,215	2,790	3,041	2,818	2,842	3,087	2,881	86	2,460	3,101	3,378	3,132	3,158	3,431	3,202
87	2,237	2,820	3,067	2,849	2,873	3,118	2,912	87	2,488	3,133	3,409	3,164	3,192	3,464	3,235
88	2,261	2,849	3,097	2,876	2,902	3,146	2,943	88	2,512	3,164	3,440	3,196	3,224	3,496	3,269
89	2,282	2,876	3,123	2,904	2,929	3,174	2,969	89	2,535	3,195	3,471	3,227	3,254	3,527	3,300
90	2,303	2,899	3,150	2,929	2,954	3,199	2,997	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	3,249	3,528	3,282	3,310	3,580	3,357
92	2,339	2,947	3,198	2,975	3,002	3,245	3,044	92	2,600	3,273	3,553	3,307	3,335	3,606	3,382
93	2,356	2,968	3,219	2,997	3,023	3,266	3,065	93	2,617	3,297	3,576	3,329	3,359	3,629	3,405
94	2,370	2,986	3,237	3,017	3,042	3,284	3,084	94	2,633	3,319	3,597	3,350	3,381	3,648	3,427
95	2,384	3,004	3,255	3,032	3,060	3,301	3,102	95	2,649	3,338	3,616	3,370	3,401	3,667	3,447
96	2,398	3,021	3,273	3,051	3,079	3,318	3,121	96	2,664	3,357	3,636	3,389	3,420	3,686	3,466
97	2,412	3,039	3,291	3,069	3,097	3,333	3,139	97	2,681	3,377	3,658	3,410	3,440	3,704	3,489
98	2,426	3,058	3,310	3,087	3,115	3,350	3,158	98	2,696	3,398	3,678	3,431	3,461	3,724	3,510
99	2,440	3,076	3,328	3,105	3,133	3,368	3,177	99	2,713	3,417	3,697	3,451	3,480	3,742	3,529

(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**

**MICHIGAN**

FOR USE IN MICHIGAN ZIP CODES: 486-489, 492

**FEMALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,158	1,458	1,641	1,473	1,486	1,694	1,507	65	1,287	1,620	1,823	1,636	1,650	1,883	1,674
66	1,158	1,458	1,641	1,473	1,486	1,694	1,507	66	1,287	1,620	1,823	1,636	1,650	1,883	1,674
67	1,158	1,458	1,641	1,473	1,486	1,694	1,507	67	1,287	1,620	1,823	1,636	1,650	1,883	1,674
68	1,206	1,520	1,714	1,535	1,549	1,765	1,570	68	1,340	1,689	1,904	1,705	1,720	1,961	1,743
69	1,260	1,588	1,784	1,603	1,617	1,834	1,641	69	1,401	1,765	1,983	1,783	1,797	2,038	1,822
70	1,310	1,651	1,850	1,668	1,681	1,901	1,705	70	1,456	1,834	2,056	1,853	1,869	2,113	1,895
71	1,360	1,714	1,916	1,732	1,746	1,968	1,771	71	1,511	1,906	2,129	1,924	1,940	2,186	1,968
72	1,408	1,773	1,976	1,791	1,807	2,030	1,832	72	1,564	1,971	2,195	1,990	2,007	2,254	2,036
73	1,452	1,830	2,032	1,848	1,864	2,084	1,891	73	1,613	2,033	2,257	2,053	2,070	2,315	2,100
74	1,494	1,883	2,085	1,901	1,918	2,138	1,944	74	1,659	2,092	2,317	2,113	2,130	2,375	2,160
75	1,532	1,930	2,136	1,949	1,967	2,186	1,993	75	1,702	2,145	2,372	2,167	2,185	2,428	2,215
76	1,566	1,973	2,179	1,993	2,011	2,226	2,039	76	1,741	2,193	2,422	2,216	2,234	2,474	2,266
77	1,601	2,017	2,226	2,037	2,054	2,267	2,083	77	1,779	2,240	2,474	2,263	2,283	2,519	2,314
78	1,632	2,055	2,267	2,076	2,094	2,301	2,124	78	1,814	2,284	2,519	2,307	2,326	2,558	2,360
79	1,659	2,092	2,305	2,111	2,130	2,333	2,160	79	1,845	2,324	2,561	2,346	2,367	2,593	2,400
80	1,687	2,125	2,335	2,146	2,164	2,363	2,194	80	1,875	2,361	2,594	2,385	2,406	2,625	2,439
81	1,711	2,156	2,364	2,177	2,195	2,394	2,226	81	1,901	2,395	2,627	2,420	2,440	2,660	2,474
82	1,734	2,185	2,393	2,206	2,225	2,424	2,256	82	1,926	2,428	2,659	2,452	2,473	2,694	2,508
83	1,756	2,214	2,421	2,234	2,254	2,454	2,285	83	1,952	2,459	2,689	2,483	2,505	2,727	2,540
84	1,779	2,240	2,447	2,263	2,282	2,483	2,314	84	1,976	2,489	2,719	2,514	2,536	2,759	2,571
85	1,799	2,267	2,473	2,289	2,309	2,510	2,341	85	1,999	2,519	2,747	2,544	2,566	2,789	2,602
86	1,819	2,292	2,498	2,315	2,335	2,536	2,367	86	2,021	2,547	2,775	2,573	2,594	2,819	2,630
87	1,838	2,316	2,520	2,340	2,360	2,561	2,392	87	2,044	2,574	2,800	2,599	2,622	2,845	2,658
88	1,857	2,340	2,544	2,362	2,384	2,584	2,417	88	2,063	2,599	2,826	2,625	2,648	2,872	2,685
89	1,875	2,362	2,566	2,385	2,406	2,607	2,439	89	2,083	2,624	2,851	2,651	2,673	2,897	2,711
90	1,892	2,382	2,588	2,406	2,427	2,628	2,462	90	2,101	2,648	2,874	2,674	2,697	2,920	2,735
91	1,907	2,402	2,607	2,425	2,447	2,648	2,482	91	2,118	2,669	2,898	2,696	2,719	2,941	2,758
92	1,922	2,421	2,627	2,444	2,466	2,666	2,500	92	2,136	2,689	2,919	2,716	2,739	2,962	2,778
93	1,935	2,438	2,644	2,462	2,483	2,683	2,517	93	2,149	2,708	2,937	2,735	2,759	2,981	2,797
94	1,947	2,453	2,659	2,478	2,499	2,698	2,533	94	2,163	2,727	2,954	2,752	2,777	2,997	2,815
95	1,958	2,468	2,674	2,491	2,514	2,712	2,548	95	2,176	2,742	2,970	2,768	2,793	3,012	2,831
96	1,970	2,482	2,689	2,506	2,529	2,726	2,563	96	2,188	2,758	2,987	2,784	2,809	3,028	2,847
97	1,981	2,497	2,704	2,521	2,544	2,738	2,578	97	2,202	2,774	3,005	2,801	2,826	3,043	2,866
98	1,993	2,512	2,719	2,536	2,559	2,752	2,594	98	2,215	2,791	3,021	2,819	2,843	3,059	2,883
99	2,004	2,527	2,734	2,551	2,574	2,767	2,609	99	2,229	2,807	3,037	2,835	2,859	3,074	2,899

(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**

**MICHIGAN**

FOR USE IN MICHIGAN ZIP CODES: ALL EXCEPT 480-489, 492

**FEMALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,007	1,268	1,427	1,281	1,292	1,473	1,310	65	1,119	1,409	1,585	1,423	1,435	1,637	1,456
66	1,007	1,268	1,427	1,281	1,292	1,473	1,310	66	1,119	1,409	1,585	1,423	1,435	1,637	1,456
67	1,007	1,268	1,427	1,281	1,292	1,473	1,310	67	1,119	1,409	1,585	1,423	1,435	1,637	1,456
68	1,049	1,322	1,490	1,335	1,347	1,535	1,365	68	1,165	1,469	1,656	1,483	1,496	1,705	1,516
69	1,096	1,381	1,551	1,394	1,406	1,595	1,427	69	1,218	1,535	1,724	1,550	1,563	1,772	1,584
70	1,139	1,436	1,609	1,450	1,462	1,653	1,483	70	1,266	1,595	1,788	1,611	1,625	1,837	1,648
71	1,183	1,490	1,666	1,506	1,518	1,711	1,540	71	1,314	1,657	1,851	1,673	1,687	1,901	1,711
72	1,224	1,542	1,718	1,557	1,571	1,765	1,593	72	1,360	1,714	1,909	1,730	1,745	1,960	1,770
73	1,263	1,591	1,767	1,607	1,621	1,812	1,644	73	1,403	1,768	1,963	1,785	1,800	2,013	1,826
74	1,299	1,637	1,813	1,653	1,668	1,859	1,690	74	1,443	1,819	2,015	1,837	1,852	2,065	1,878
75	1,332	1,678	1,857	1,695	1,710	1,901	1,733	75	1,480	1,865	2,063	1,884	1,900	2,111	1,926
76	1,362	1,716	1,895	1,733	1,749	1,936	1,773	76	1,514	1,907	2,106	1,927	1,943	2,151	1,970
77	1,392	1,754	1,936	1,771	1,786	1,971	1,811	77	1,547	1,948	2,151	1,968	1,985	2,190	2,012
78	1,419	1,787	1,971	1,805	1,821	2,001	1,847	78	1,577	1,986	2,190	2,006	2,023	2,224	2,052
79	1,443	1,819	2,004	1,836	1,852	2,029	1,878	79	1,604	2,021	2,227	2,040	2,058	2,255	2,087
80	1,467	1,848	2,030	1,866	1,882	2,055	1,908	80	1,630	2,053	2,256	2,074	2,092	2,283	2,121
81	1,488	1,875	2,056	1,893	1,909	2,082	1,936	81	1,653	2,083	2,284	2,104	2,122	2,313	2,151
82	1,508	1,900	2,081	1,918	1,935	2,108	1,962	82	1,675	2,111	2,312	2,132	2,150	2,343	2,181
83	1,527	1,925	2,105	1,943	1,960	2,134	1,987	83	1,697	2,138	2,338	2,159	2,178	2,371	2,209
84	1,547	1,948	2,128	1,968	1,984	2,159	2,012	84	1,718	2,164	2,364	2,186	2,205	2,399	2,236
85	1,564	1,971	2,150	1,990	2,008	2,183	2,036	85	1,738	2,190	2,389	2,212	2,231	2,425	2,263
86	1,582	1,993	2,172	2,013	2,030	2,205	2,058	86	1,757	2,215	2,413	2,237	2,256	2,451	2,287
87	1,598	2,014	2,191	2,035	2,052	2,227	2,080	87	1,777	2,238	2,435	2,260	2,280	2,474	2,311
88	1,615	2,035	2,212	2,054	2,073	2,247	2,102	88	1,794	2,260	2,457	2,283	2,303	2,497	2,335
89	1,630	2,054	2,231	2,074	2,092	2,267	2,121	89	1,811	2,282	2,479	2,305	2,324	2,519	2,357
90	1,645	2,071	2,250	2,092	2,110	2,285	2,141	90	1,827	2,303	2,499	2,325	2,345	2,539	2,378
91	1,658	2,089	2,267	2,109	2,128	2,303	2,158	91	1,842	2,321	2,520	2,344	2,364	2,557	2,398
92	1,671	2,105	2,284	2,125	2,144	2,318	2,174	92	1,857	2,338	2,538	2,362	2,382	2,576	2,416
93	1,683	2,120	2,299	2,141	2,159	2,333	2,189	93	1,869	2,355	2,554	2,378	2,399	2,592	2,432
94	1,693	2,133	2,312	2,155	2,173	2,346	2,203	94	1,881	2,371	2,569	2,393	2,415	2,606	2,448
95	1,703	2,146	2,325	2,166	2,186	2,358	2,216	95	1,892	2,384	2,583	2,407	2,429	2,619	2,462
96	1,713	2,158	2,338	2,179	2,199	2,370	2,229	96	1,903	2,398	2,597	2,421	2,443	2,633	2,476
97	1,723	2,171	2,351	2,192	2,212	2,381	2,242	97	1,915	2,412	2,613	2,436	2,457	2,646	2,492
98	1,733	2,184	2,364	2,205	2,225	2,393	2,256	98	1,926	2,427	2,627	2,451	2,472	2,660	2,507
99	1,743	2,197	2,377	2,218	2,238	2,406	2,269	99	1,938	2,441	2,641	2,465	2,486	2,673	2,521

(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**

**MICHIGAN**

FOR USE IN MICHIGAN ZIP CODES: 480-485

**MALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	135.08	170.08	191.42	171.83	173.33	197.75	175.83	65	150.00	189.08	212.67	190.83	192.58	219.58	195.33
66	135.08	170.08	191.42	171.83	173.33	197.75	175.83	66	150.00	189.08	212.67	190.83	192.58	219.58	195.33
67	135.08	170.08	191.42	171.83	173.33	197.75	175.83	67	150.00	189.08	212.67	190.83	192.58	219.58	195.33
68	140.67	177.33	200.00	179.08	180.58	205.92	183.17	68	156.33	197.08	222.17	198.92	200.67	228.75	203.50
69	147.00	185.25	208.17	187.17	188.75	214.00	191.42	69	163.42	205.92	231.25	207.92	209.67	237.75	212.67
70	152.83	192.58	215.92	194.58	196.33	221.92	198.92	70	169.83	214.08	239.83	216.17	218.08	246.42	221.08
71	158.75	200.00	223.50	201.92	203.67	229.50	206.50	71	176.42	222.25	248.42	224.33	226.33	255.00	229.58
72	164.17	206.83	230.50	208.92	210.83	236.75	213.75	72	182.50	229.92	256.17	232.17	234.25	263.00	237.50
73	169.50	213.50	236.92	215.58	217.50	243.17	220.50	73	188.33	237.17	263.42	239.50	241.58	270.17	245.00
74	174.33	219.58	243.25	221.75	223.67	249.33	226.83	74	193.67	244.08	270.42	246.42	248.58	277.08	252.00
75	178.58	225.17	249.08	227.42	229.33	255.00	232.67	75	198.58	250.25	276.75	252.58	254.92	283.42	258.42
76	182.83	230.33	254.25	232.67	234.58	259.83	237.92	76	203.08	255.83	282.58	258.42	260.75	288.67	264.33
77	186.75	235.17	259.83	237.67	239.67	264.50	243.00	77	207.58	261.42	288.67	264.00	266.25	293.92	270.00
78	190.42	239.75	264.50	242.17	244.33	268.42	247.67	78	211.42	266.50	293.92	269.17	271.33	298.33	275.25
79	193.67	243.92	268.92	246.42	248.58	272.33	252.00	79	215.25	271.17	298.75	273.83	276.17	302.50	280.00
80	196.83	247.92	272.42	250.33	252.58	275.67	256.17	80	218.67	275.58	302.67	278.25	280.58	306.25	284.58
81	199.58	251.50	275.83	254.00	256.17	279.33	259.83	81	221.75	279.42	306.50	282.25	284.67	310.33	288.67
82	202.17	254.92	279.17	257.33	259.67	282.92	263.17	82	224.83	283.25	310.25	286.08	288.50	314.33	292.58
83	204.83	258.17	282.33	260.75	263.00	286.33	266.58	83	227.75	286.92	313.75	289.67	292.25	318.17	296.33
84	207.42	261.33	285.50	264.00	266.25	289.58	270.00	84	230.42	290.42	317.25	293.33	295.83	321.75	299.92
85	209.92	264.50	288.50	267.17	269.42	292.83	273.08	85	233.25	293.92	320.58	296.67	299.33	325.42	303.58
86	212.25	267.42	291.33	270.00	272.42	295.83	276.17	86	235.75	297.17	323.75	299.92	302.67	328.75	306.92
87	214.42	270.33	294.08	272.92	275.33	298.75	279.08	87	238.25	300.33	326.67	303.33	305.92	332.00	310.25
88	216.67	272.92	296.67	275.67	278.17	301.50	282.00	88	240.67	303.33	329.67	306.25	308.92	335.08	313.25
89	218.75	275.58	299.25	278.25	280.67	304.17	284.67	89	242.92	306.17	332.50	309.17	311.83	338.00	316.25
90	220.58	277.92	301.83	280.67	283.17	306.58	287.08	90	245.08	308.83	335.42	312.00	314.67	340.67	319.08
91	222.33	280.25	304.17	283.00	285.50	308.83	289.42	91	247.08	311.42	338.08	314.50	317.25	343.25	321.67
92	224.08	282.33	306.50	285.17	287.67	310.92	291.67	92	249.00	313.75	340.42	316.83	319.67	345.42	324.08
93	225.67	284.42	308.50	287.08	289.67	313.00	293.67	93	250.75	316.08	342.75	319.17	321.92	347.75	326.33
94	227.17	286.17	310.33	289.08	291.58	314.75	295.67	94	252.33	318.00	344.75	321.17	324.00	349.67	328.50
95	228.42	287.92	312.00	290.75	293.17	316.25	297.42	95	253.83	319.92	346.58	323.08	325.83	351.42	330.42
96	229.83	289.58	313.75	292.50	294.92	317.92	299.17	96	255.42	321.67	348.50	324.92	327.75	353.17	332.25
97	231.25	291.33	315.33	294.08	296.67	319.58	300.92	97	256.75	323.50	350.33	326.92	329.58	355.00	334.25
98	232.50	292.92	317.08	295.83	298.58	321.17	302.67	98	258.33	325.58	352.42	328.75	331.67	356.92	336.33
99	233.83	294.67	318.83	297.58	300.33	322.83	304.42	99	259.92	327.50	354.33	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 11/1/08**

**MICHIGAN**

FOR USE IN MICHIGAN ZIP CODES: 486-489, 492

**MALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	111.00	139.75	157.25	141.17	142.42	162.42	144.42	65	123.25	155.33	174.67	156.75	158.25	180.33	160.42
66	111.00	139.75	157.25	141.17	142.42	162.42	144.42	66	123.25	155.33	174.67	156.75	158.25	180.33	160.42
67	111.00	139.75	157.25	141.17	142.42	162.42	144.42	67	123.25	155.33	174.67	156.75	158.25	180.33	160.42
68	115.58	145.67	164.25	147.08	148.33	169.17	150.50	68	128.42	161.83	182.50	163.42	164.83	187.92	167.17
69	120.75	152.17	171.00	153.75	155.08	175.75	157.25	69	134.25	169.17	189.92	170.75	172.25	195.33	174.67
70	125.58	158.25	177.42	159.83	161.25	182.25	163.42	70	139.50	175.83	197.00	177.58	179.08	202.42	181.58
71	130.42	164.25	183.58	165.92	167.33	188.50	169.67	71	144.92	182.58	204.00	184.25	185.92	209.50	188.58
72	134.83	169.92	189.33	171.67	173.17	194.42	175.58	72	149.92	188.92	210.42	190.75	192.42	216.00	195.08
73	139.25	175.42	194.67	177.08	178.67	199.75	181.17	73	154.67	194.83	216.42	196.75	198.50	221.92	201.25
74	143.17	180.33	199.83	182.17	183.75	204.83	186.33	74	159.08	200.50	222.17	202.42	204.25	227.58	207.00
75	146.75	185.00	204.58	186.75	188.42	209.50	191.08	75	163.08	205.58	227.33	207.50	209.42	232.75	212.25
76	150.17	189.17	208.83	191.08	192.75	213.42	195.42	76	166.83	210.17	232.08	212.25	214.17	237.08	217.17
77	153.42	193.17	213.42	195.25	196.83	217.25	199.58	77	170.50	214.75	237.08	216.83	218.67	241.42	221.75
78	156.42	196.92	217.25	198.92	200.67	220.50	203.42	78	173.67	218.92	241.42	221.08	222.92	245.08	226.08
79	159.08	200.42	220.92	202.42	204.25	223.67	207.00	79	176.83	222.75	245.42	224.92	226.83	248.50	230.00
80	161.67	203.67	223.75	205.67	207.50	226.42	210.42	80	179.58	226.33	248.58	228.58	230.50	251.58	233.75
81	164.00	206.58	226.58	208.67	210.42	229.42	213.42	81	182.17	229.50	251.75	231.83	233.83	254.92	237.08
82	166.08	209.42	229.33	211.42	213.33	232.42	216.17	82	184.67	232.67	254.83	235.00	237.00	258.17	240.33
83	168.25	212.08	231.92	214.17	216.00	235.17	219.00	83	187.08	235.67	257.67	237.92	240.08	261.33	243.42
84	170.42	214.67	234.50	216.83	218.67	237.83	221.75	84	189.25	238.50	260.58	240.92	243.00	264.33	246.42
85	172.42	217.25	237.00	219.50	221.25	240.58	224.33	85	191.58	241.42	263.33	243.67	245.92	267.25	249.33
86	174.33	219.67	239.33	221.75	223.75	243.00	226.83	86	193.67	244.08	265.92	246.42	248.58	270.08	252.17
87	176.17	222.08	241.58	224.17	226.17	245.42	229.25	87	195.67	246.67	268.33	249.17	251.25	272.75	254.83
88	178.00	224.17	243.67	226.42	228.50	247.67	231.67	88	197.67	249.17	270.83	251.58	253.75	275.25	257.33
89	179.67	226.33	245.83	228.58	230.58	249.83	233.83	89	199.50	251.50	273.17	254.00	256.17	277.67	259.83
90	181.25	228.25	247.92	230.58	232.58	251.83	235.83	90	201.33	253.67	275.50	256.25	258.50	279.83	262.08
91	182.67	230.17	249.83	232.50	234.50	253.67	237.75	91	203.00	255.75	277.75	258.33	260.58	281.92	264.25
92	184.08	231.92	251.75	234.25	236.33	255.42	239.58	92	204.50	257.67	279.67	260.25	262.58	283.75	266.25
93	185.33	233.67	253.42	235.83	237.92	257.08	241.25	93	205.92	259.58	281.58	262.17	264.42	285.67	268.08
94	186.58	235.08	254.92	237.50	239.50	258.58	242.83	94	207.25	261.25	283.17	263.83	266.17	287.25	269.83
95	187.67	236.50	256.25	238.83	240.83	259.83	244.25	95	208.50	262.75	284.75	265.33	267.67	288.67	271.42
96	188.83	237.83	257.67	240.25	242.25	261.17	245.75	96	209.75	264.25	286.25	266.92	269.17	290.08	272.92
97	189.92	239.33	259.00	241.58	243.67	262.50	247.17	97	210.92	265.75	287.75	268.50	270.75	291.58	274.58
98	191.00	240.67	260.50	243.00	245.25	263.83	248.58	98	212.17	267.50	289.50	270.08	272.42	293.17	276.25
99	192.08	242.08	261.92	244.50	246.67	265.17	250.00	99	213.50	269.00	291.08	271.67	274.00	294.67	277.83

(Add \$25 One-time Policy Fee)



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

**MICHIGAN**

FOR USE IN MICHIGAN ZIP CODES: ALL EXCEPT 480-489, 492

**MALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	96.50	121.50	136.75	122.75	123.83	141.25	125.58	65	107.17	135.08	151.92	136.33	137.58	156.83	139.50
66	96.50	121.50	136.75	122.75	123.83	141.25	125.58	66	107.17	135.08	151.92	136.33	137.58	156.83	139.50
67	96.50	121.50	136.75	122.75	123.83	141.25	125.58	67	107.17	135.08	151.92	136.33	137.58	156.83	139.50
68	100.50	126.67	142.83	127.92	129.00	147.08	130.83	68	111.67	140.75	158.67	142.08	143.33	163.42	145.33
69	105.00	132.33	148.67	133.67	134.83	152.83	136.75	69	116.75	147.08	165.17	148.50	149.75	169.83	151.92
70	109.17	137.58	154.25	139.00	140.25	158.50	142.08	70	121.33	152.92	171.33	154.42	155.75	176.00	157.92
71	113.42	142.83	159.67	144.25	145.50	163.92	147.50	71	126.00	158.75	177.42	160.25	161.67	182.17	164.00
72	117.25	147.75	164.67	149.25	150.58	169.08	152.67	72	130.33	164.25	183.00	165.83	167.33	187.83	169.67
73	121.08	152.50	169.25	154.00	155.33	173.67	157.50	73	134.50	169.42	188.17	171.08	172.58	193.00	175.00
74	124.50	156.83	173.75	158.42	159.75	178.08	162.00	74	138.33	174.33	193.17	176.00	177.58	197.92	180.00
75	127.58	160.83	177.92	162.42	163.83	182.17	166.17	75	141.83	178.75	197.67	180.42	182.08	202.42	184.58
76	130.58	164.50	181.58	166.17	167.58	185.58	169.92	76	145.08	182.75	201.83	184.58	186.25	206.17	188.83
77	133.42	168.00	185.58	169.75	171.17	188.92	173.58	77	148.25	186.75	206.17	188.58	190.17	209.92	192.83
78	136.00	171.25	188.92	173.00	174.50	191.75	176.92	78	151.00	190.33	209.92	192.25	193.83	213.08	196.58
79	138.33	174.25	192.08	176.00	177.58	194.50	180.00	79	153.75	193.67	213.42	195.58	197.25	216.08	200.00
80	140.58	177.08	194.58	178.83	180.42	196.92	183.00	80	156.17	196.83	216.17	198.75	200.42	218.75	203.25
81	142.58	179.67	197.00	181.42	183.00	199.50	185.58	81	158.42	199.58	218.92	201.58	203.33	221.67	206.17
82	144.42	182.08	199.42	183.83	185.50	202.08	188.00	82	160.58	202.33	221.58	204.33	206.08	224.50	209.00
83	146.33	184.42	201.67	186.25	187.83	204.50	190.42	83	162.67	204.92	224.08	206.92	208.75	227.25	211.67
84	148.17	186.67	203.92	188.58	190.17	206.83	192.83	84	164.58	207.42	226.58	209.50	211.33	229.83	214.25
85	149.92	188.92	206.08	190.83	192.42	209.17	195.08	85	166.58	209.92	229.00	211.92	213.83	232.42	216.83
86	151.58	191.00	208.08	192.83	194.58	211.33	197.25	86	168.42	212.25	231.25	214.25	216.17	234.83	219.25
87	153.17	193.08	210.08	194.92	196.67	213.42	199.33	87	170.17	214.50	233.33	216.67	218.50	237.17	221.58
88	154.75	194.92	211.92	196.92	198.67	215.33	201.42	88	171.92	216.67	235.50	218.75	220.67	239.33	223.75
89	156.25	196.83	213.75	198.75	200.50	217.25	203.33	89	173.50	218.67	237.50	220.83	222.75	241.42	225.92
90	157.58	198.50	215.58	200.50	202.25	219.00	205.08	90	175.08	220.58	239.58	222.83	224.75	243.33	227.92
91	158.83	200.17	217.25	202.17	203.92	220.58	206.75	91	176.50	222.42	241.50	224.67	226.58	245.17	229.75
92	160.08	201.67	218.92	203.67	205.50	222.08	208.33	92	177.83	224.08	243.17	226.33	228.33	246.75	231.50
93	161.17	203.17	220.33	205.08	206.92	223.58	209.75	93	179.08	225.75	244.83	228.00	229.92	248.42	233.08
94	162.25	204.42	221.67	206.50	208.25	224.83	211.17	94	180.25	227.17	246.25	229.42	231.42	249.75	234.67
95	163.17	205.67	222.83	207.67	209.42	225.92	212.42	95	181.33	228.50	247.58	230.75	232.75	251.00	236.00
96	164.17	206.83	224.08	208.92	210.67	227.08	213.67	96	182.42	229.75	248.92	232.08	234.08	252.25	237.33
97	165.17	208.08	225.25	210.08	211.92	228.25	214.92	97	183.42	231.08	250.25	233.50	235.42	253.58	238.75
98	166.08	209.25	226.50	211.33	213.25	229.42	216.17	98	184.50	232.58	251.75	234.83	236.92	254.92	240.25
99	167.00	210.50	227.75	212.58	214.50	230.58	217.42	99	185.67	233.92	253.08	236.25	238.25	256.25	241.58

(Add \$25 One-time Policy Fee)

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

**MICHIGAN**

FOR USE IN MICHIGAN ZIP CODES: 480-485

**FEMALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	117.50	147.92	166.50	149.42	150.75	171.83	152.83	65	130.58	164.42	184.92	166.00	167.42	191.00	169.83
66	117.50	147.92	166.50	149.42	150.75	171.83	152.83	66	130.58	164.42	184.92	166.00	167.42	191.00	169.83
67	117.50	147.92	166.50	149.42	150.75	171.83	152.83	67	130.58	164.42	184.92	166.00	167.42	191.00	169.83
68	122.42	154.25	173.83	155.75	157.17	179.08	159.25	68	135.92	171.42	193.17	173.00	174.50	198.92	176.83
69	127.83	161.08	180.92	162.67	164.00	186.08	166.50	69	142.08	179.08	201.17	180.83	182.33	206.75	184.83
70	132.92	167.50	187.75	169.17	170.58	192.83	173.00	70	147.67	186.08	208.58	187.92	189.58	214.33	192.25
71	138.00	173.83	194.33	175.67	177.08	199.58	179.67	71	153.33	193.33	215.92	195.17	196.83	221.75	199.58
72	142.83	179.92	200.42	181.67	183.25	205.92	185.83	72	158.67	200.00	222.75	201.83	203.58	228.67	206.50
73	147.33	185.58	206.17	187.50	189.08	211.42	191.83	73	163.67	206.25	229.00	208.25	210.00	234.83	213.00
74	151.58	191.00	211.50	192.83	194.58	216.92	197.17	74	168.33	212.25	235.08	214.33	216.08	240.92	219.08
75	155.42	195.75	216.67	197.75	199.50	221.75	202.17	75	172.67	217.58	240.67	219.83	221.67	246.25	224.67
76	158.92	200.17	221.08	202.17	204.08	225.83	206.83	76	176.67	222.50	245.67	224.83	226.67	250.92	229.83
77	162.42	204.67	225.83	206.58	208.33	229.92	211.25	77	180.50	227.25	250.92	229.58	231.58	255.50	234.75
78	165.58	208.50	229.92	210.58	212.42	233.42	215.50	78	184.00	231.67	255.50	234.00	236.00	259.50	239.42
79	168.33	212.25	233.83	214.17	216.08	236.75	219.08	79	187.17	235.75	259.83	238.00	240.08	263.08	243.50
80	171.17	215.58	236.83	217.67	219.58	239.75	222.58	80	190.17	239.50	263.17	242.00	244.08	266.33	247.42
81	173.58	218.75	239.83	220.83	222.75	242.92	225.83	81	192.83	243.00	266.50	245.50	247.58	269.83	250.92
82	175.92	221.67	242.75	223.75	225.75	245.92	228.92	82	195.42	246.25	269.75	248.75	250.83	273.33	254.42
83	178.17	224.58	245.58	226.67	228.67	249.00	231.83	83	198.00	249.42	272.75	251.92	254.08	276.58	257.75
84	180.50	227.25	248.25	229.58	231.50	251.92	234.75	84	200.42	252.50	275.83	255.00	257.25	279.92	260.83
85	182.50	229.92	250.83	232.17	234.25	254.67	237.50	85	202.75	255.50	278.75	258.08	260.25	282.92	264.00
86	184.58	232.50	253.42	234.83	236.83	257.25	240.08	86	205.00	258.42	281.50	261.00	263.17	285.92	266.83
87	186.42	235.00	255.58	237.42	239.42	259.83	242.67	87	207.33	261.08	284.08	263.67	266.00	288.67	269.58
88	188.42	237.42	258.08	239.67	241.83	262.17	245.25	88	209.33	263.67	286.67	266.33	268.67	291.33	272.42
89	190.17	239.67	260.25	242.00	244.08	264.50	247.42	89	211.25	266.25	289.25	268.92	271.17	293.92	275.00
90	191.92	241.58	262.50	244.08	246.17	266.58	249.75	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	270.75	294.00	273.50	275.83	298.33	279.75
92	194.92	245.58	266.50	247.92	250.17	270.42	253.67	92	216.67	272.75	296.08	275.58	277.92	300.50	281.83
93	196.33	247.33	268.25	249.75	251.92	272.17	255.42	93	218.08	274.75	298.00	277.42	279.92	302.42	283.75
94	197.50	248.83	269.75	251.42	253.50	273.67	257.00	94	219.42	276.58	299.75	279.17	281.75	304.00	285.58
95	198.67	250.33	271.25	252.67	255.00	275.08	258.50	95	220.75	278.17	301.33	280.83	283.42	305.58	287.25
96	199.83	251.75	272.75	254.25	256.58	276.50	260.08	96	222.00	279.75	303.00	282.42	285.00	307.17	288.83
97	201.00	253.25	274.25	255.75	258.08	277.75	261.58	97	223.42	281.42	304.83	284.17	286.67	308.67	290.75
98	202.17	254.83	275.83	257.25	259.58	279.17	263.17	98	224.67	283.17	306.50	285.92	288.42	310.33	292.50
99	203.33	256.33	277.33	258.75	261.08	280.67	264.75	99	226.08	284.75	308.08	287.58	290.00	311.83	294.08

(Add \$25 One-time Policy Fee)

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

**MICHIGAN**

**FOR USE IN MICHIGAN ZIP CODES: 486-489, 492**

**FEMALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	96.50	121.50	136.75	122.75	123.83	141.17	125.58	65	107.25	135.00	151.92	136.33	137.50	156.92	139.50
66	96.50	121.50	136.75	122.75	123.83	141.17	125.58	66	107.25	135.00	151.92	136.33	137.50	156.92	139.50
67	96.50	121.50	136.75	122.75	123.83	141.17	125.58	67	107.25	135.00	151.92	136.33	137.50	156.92	139.50
68	100.50	126.67	142.83	127.92	129.08	147.08	130.83	68	111.67	140.75	158.67	142.08	143.33	163.42	145.25
69	105.00	132.33	148.67	133.58	134.75	152.83	136.75	69	116.75	147.08	165.25	148.58	149.75	169.83	151.83
70	109.17	137.58	154.17	139.00	140.08	158.42	142.08	70	121.33	152.83	171.33	154.42	155.75	176.08	157.92
71	113.33	142.83	159.67	144.33	145.50	164.00	147.58	71	125.92	158.83	177.42	160.33	161.67	182.17	164.00
72	117.33	147.75	164.67	149.25	150.58	169.17	152.67	72	130.33	164.25	182.92	165.83	167.25	187.83	169.67
73	121.00	152.50	169.33	154.00	155.33	173.67	157.58	73	134.42	169.42	188.08	171.08	172.50	192.92	175.00
74	124.50	156.92	173.75	158.42	159.83	178.17	162.00	74	138.25	174.33	193.08	176.08	177.50	197.92	180.00
75	127.67	160.83	178.00	162.42	163.92	182.17	166.08	75	141.83	178.75	197.67	180.58	182.08	202.33	184.58
76	130.50	164.42	181.58	166.08	167.58	185.50	169.92	76	145.08	182.75	201.83	184.67	186.17	206.17	188.83
77	133.42	168.08	185.50	169.75	171.17	188.92	173.58	77	148.25	186.67	206.17	188.58	190.25	209.92	192.83
78	136.00	171.25	188.92	173.00	174.50	191.75	177.00	78	151.17	190.33	209.92	192.25	193.83	213.17	196.67
79	138.25	174.33	192.08	175.92	177.50	194.42	180.00	79	153.75	193.67	213.42	195.50	197.25	216.08	200.00
80	140.58	177.08	194.58	178.83	180.33	196.92	182.83	80	156.25	196.75	216.17	198.75	200.50	218.75	203.25
81	142.58	179.67	197.00	181.42	182.92	199.50	185.50	81	158.42	199.58	218.92	201.67	203.33	221.67	206.17
82	144.50	182.08	199.42	183.83	185.42	202.00	188.00	82	160.50	202.33	221.58	204.33	206.08	224.50	209.00
83	146.33	184.50	201.75	186.17	187.83	204.50	190.42	83	162.67	204.92	224.08	206.92	208.75	227.25	211.67
84	148.25	186.67	203.92	188.58	190.17	206.92	192.83	84	164.67	207.42	226.58	209.50	211.33	229.92	214.25
85	149.92	188.92	206.08	190.75	192.42	209.17	195.08	85	166.58	209.92	228.92	212.00	213.83	232.42	216.83
86	151.58	191.00	208.17	192.92	194.58	211.33	197.25	86	168.42	212.25	231.25	214.42	216.17	234.92	219.17
87	153.17	193.00	210.00	195.00	196.67	213.42	199.33	87	170.33	214.50	233.33	216.58	218.50	237.08	221.50
88	154.75	195.00	212.00	196.83	198.67	215.33	201.42	88	171.92	216.58	235.50	218.75	220.67	239.33	223.75
89	156.25	196.83	213.83	198.75	200.50	217.25	203.25	89	173.58	218.67	237.58	220.92	222.75	241.42	225.92
90	157.67	198.50	215.67	200.50	202.25	219.00	205.17	90	175.08	220.67	239.50	222.83	224.75	243.33	227.92
91	158.92	200.17	217.25	202.08	203.92	220.67	206.83	91	176.50	222.42	241.50	224.67	226.58	245.08	229.83
92	160.17	201.75	218.92	203.67	205.50	222.17	208.33	92	178.00	224.08	243.25	226.33	228.25	246.83	231.50
93	161.25	203.17	220.33	205.17	206.92	223.58	209.75	93	179.08	225.67	244.75	227.92	229.92	248.42	233.08
94	162.25	204.42	221.58	206.50	208.25	224.83	211.08	94	180.25	227.25	246.17	229.33	231.42	249.75	234.58
95	163.17	205.67	222.83	207.58	209.50	226.00	212.33	95	181.33	228.50	247.50	230.67	232.75	251.00	235.92
96	164.17	206.83	224.08	208.83	210.75	227.17	213.58	96	182.33	229.83	248.92	232.00	234.08	252.33	237.25
97	165.08	208.08	225.33	210.08	212.00	228.17	214.83	97	183.50	231.17	250.42	233.42	235.50	253.58	238.83
98	166.08	209.33	226.58	211.33	213.25	229.33	216.17	98	184.58	232.58	251.75	234.92	236.92	254.92	240.25
99	167.00	210.58	227.83	212.58	214.50	230.58	217.42	99	185.75	233.92	253.08	236.25	238.25	256.17	241.58

(Add \$25 One-time Policy Fee)

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

**MICHIGAN**

FOR USE IN MICHIGAN ZIP CODES: ALL EXCEPT 480-489, 492

**FEMALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	83.92	105.67	118.92	106.75	107.67	122.75	109.17	65	93.25	117.42	132.08	118.58	119.58	136.42	121.33
66	83.92	105.67	118.92	106.75	107.67	122.75	109.17	66	93.25	117.42	132.08	118.58	119.58	136.42	121.33
67	83.92	105.67	118.92	106.75	107.67	122.75	109.17	67	93.25	117.42	132.08	118.58	119.58	136.42	121.33
68	87.42	110.17	124.17	111.25	112.25	127.92	113.75	68	97.08	122.42	138.00	123.58	124.67	142.08	126.33
69	91.33	115.08	129.25	116.17	117.17	132.92	118.92	69	101.50	127.92	143.67	129.17	130.25	147.67	132.00
70	94.92	119.67	134.08	120.83	121.83	137.75	123.58	70	105.50	132.92	149.00	134.25	135.42	153.08	137.33
71	98.58	124.17	138.83	125.50	126.50	142.58	128.33	71	109.50	138.08	154.25	139.42	140.58	158.42	142.58
72	102.00	128.50	143.17	129.75	130.92	147.08	132.75	72	113.33	142.83	159.08	144.17	145.42	163.33	147.50
73	105.25	132.58	147.25	133.92	135.08	151.00	137.00	73	116.92	147.33	163.58	148.75	150.00	167.75	152.17
74	108.25	136.42	151.08	137.75	139.00	154.92	140.83	74	120.25	151.58	167.92	153.08	154.33	172.08	156.50
75	111.00	139.83	154.75	141.25	142.50	158.42	144.42	75	123.33	155.42	171.92	157.00	158.33	175.92	160.50
76	113.50	143.00	157.92	144.42	145.75	161.33	147.75	76	126.17	158.92	175.50	160.58	161.92	179.25	164.17
77	116.00	146.17	161.33	147.58	148.83	164.25	150.92	77	128.92	162.33	179.25	164.00	165.42	182.50	167.67
78	118.25	148.92	164.25	150.42	151.75	166.75	153.92	78	131.42	165.50	182.50	167.17	168.58	185.33	171.00
79	120.25	151.58	167.00	153.00	154.33	169.08	156.50	79	133.67	168.42	185.58	170.00	171.50	187.92	173.92
80	122.25	154.00	169.17	155.50	156.83	171.25	159.00	80	135.83	171.08	188.00	172.83	174.33	190.25	176.75
81	124.00	156.25	171.33	157.75	159.08	173.50	161.33	81	137.75	173.58	190.33	175.33	176.83	192.75	179.25
82	125.67	158.33	173.42	159.83	161.25	175.67	163.50	82	139.58	175.92	192.67	177.67	179.17	195.25	181.75
83	127.25	160.42	175.42	161.92	163.33	177.83	165.58	83	141.42	178.17	194.83	179.92	181.50	197.58	184.08
84	128.92	162.33	177.33	164.00	165.33	179.92	167.67	84	143.17	180.33	197.00	182.17	183.75	199.92	186.33
85	130.33	164.25	179.17	165.83	167.33	181.92	169.67	85	144.83	182.50	199.08	184.33	185.92	202.08	188.58
86	131.83	166.08	181.00	167.75	169.17	183.75	171.50	86	146.42	184.58	201.08	186.42	188.00	204.25	190.58
87	133.17	167.83	182.58	169.58	171.00	185.58	173.33	87	148.08	186.50	202.92	188.33	190.00	206.17	192.58
88	134.58	169.58	184.33	171.17	172.75	187.25	175.17	88	149.50	188.33	204.75	190.25	191.92	208.08	194.58
89	135.83	171.17	185.92	172.83	174.33	188.92	176.75	89	150.92	190.17	206.58	192.08	193.67	209.92	196.42
90	137.08	172.58	187.50	174.33	175.83	190.42	178.42	90	152.25	191.92	208.25	193.75	195.42	211.58	198.17
91	138.17	174.08	188.92	175.75	177.33	191.92	179.83	91	153.50	193.42	210.00	195.33	197.00	213.08	199.83
92	139.25	175.42	190.33	177.08	178.67	193.17	181.17	92	154.75	194.83	211.50	196.83	198.50	214.67	201.33
93	140.25	176.67	191.58	178.42	179.92	194.42	182.42	93	155.75	196.25	212.83	198.17	199.92	216.00	202.67
94	141.08	177.75	192.67	179.58	181.08	195.50	183.58	94	156.75	197.58	214.08	199.42	201.25	217.17	204.00
95	141.92	178.83	193.75	180.50	182.17	196.50	184.67	95	157.67	198.67	215.25	200.58	202.42	218.25	205.17
96	142.75	179.83	194.83	181.58	183.25	197.50	185.75	96	158.58	199.83	216.42	201.75	203.58	219.42	206.33
97	143.58	180.92	195.92	182.67	184.33	198.42	186.83	97	159.58	201.00	217.75	203.00	204.75	220.50	207.67
98	144.42	182.00	197.00	183.75	185.42	199.42	188.00	98	160.50	202.25	218.92	204.25	206.00	221.67	208.92
99	145.25	183.08	198.08	184.83	186.50	200.50	189.08	99	161.50	203.42	220.08	205.42	207.17	222.75	210.08

(Add \$25 One-time Policy Fee)