

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**MISSOURI**

FOR USE IN MISSOURI ZIP CODES: 630-631, 633, 640-641

**MALE RATES**

Issue Age	Non-Tobacco User							Issue 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	2,289	3,169	3,166	2,793	2,373	3,099	2,879	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,849	2,330	2,620	2,353	2,373	2,706	2,405	65	2,054	2,588	2,911	2,614	2,636	3,006	2,674
66	1,849	2,330	2,620	2,353	2,373	2,706	2,405	66	2,054	2,588	2,911	2,614	2,636	3,006	2,674
67	1,849	2,330	2,620	2,353	2,373	2,706	2,405	67	2,054	2,588	2,911	2,614	2,636	3,006	2,674
68	1,911	2,409	2,715	2,431	2,453	2,798	2,486	68	2,124	2,675	3,016	2,701	2,726	3,108	2,763
69	1,971	2,484	2,789	2,508	2,530	2,869	2,565	69	2,190	2,759	3,100	2,786	2,810	3,186	2,850
70	2,023	2,548	2,856	2,574	2,596	2,934	2,633	70	2,248	2,831	3,174	2,860	2,884	3,260	2,925
71	2,073	2,610	2,919	2,638	2,660	2,996	2,698	71	2,303	2,901	3,244	2,930	2,955	3,329	2,996
72	2,116	2,666	2,971	2,694	2,716	3,051	2,755	72	2,351	2,963	3,301	2,993	3,019	3,390	3,061
73	2,158	2,718	3,019	2,745	2,769	3,096	2,808	73	2,396	3,020	3,355	3,050	3,076	3,440	3,119
74	2,193	2,763	3,061	2,790	2,815	3,138	2,853	74	2,436	3,070	3,401	3,100	3,126	3,485	3,171
75	2,221	2,799	3,095	2,826	2,851	3,169	2,890	75	2,468	3,109	3,440	3,141	3,168	3,521	3,213
76	2,248	2,831	3,126	2,859	2,884	3,194	2,924	76	2,496	3,145	3,473	3,176	3,205	3,549	3,249
77	2,270	2,860	3,158	2,889	2,914	3,215	2,954	77	2,523	3,178	3,509	3,209	3,238	3,573	3,281
78	2,289	2,883	3,179	2,911	2,938	3,228	2,979	78	2,543	3,204	3,533	3,236	3,264	3,586	3,309
79	2,308	2,908	3,205	2,935	2,961	3,245	3,003	79	2,564	3,230	3,560	3,261	3,290	3,605	3,336
80	2,325	2,931	3,219	2,960	2,985	3,259	3,026	80	2,585	3,256	3,576	3,289	3,318	3,621	3,363
81	2,343	2,953	3,238	2,981	3,006	3,279	3,050	81	2,604	3,280	3,596	3,314	3,341	3,643	3,389
82	2,360	2,974	3,256	3,003	3,030	3,300	3,071	82	2,623	3,305	3,618	3,338	3,366	3,666	3,413
83	2,379	2,996	3,278	3,026	3,053	3,323	3,095	83	2,644	3,330	3,643	3,363	3,391	3,693	3,440
84	2,395	3,019	3,298	3,048	3,075	3,345	3,118	84	2,663	3,355	3,664	3,388	3,418	3,716	3,464
85	2,413	3,040	3,316	3,070	3,096	3,365	3,139	85	2,680	3,378	3,684	3,410	3,440	3,739	3,489
86	2,426	3,058	3,331	3,088	3,115	3,383	3,158	86	2,696	3,398	3,703	3,431	3,461	3,759	3,510
87	2,441	3,075	3,346	3,105	3,133	3,399	3,176	87	2,711	3,418	3,718	3,450	3,480	3,778	3,529
88	2,453	3,091	3,359	3,121	3,148	3,414	3,193	88	2,725	3,434	3,733	3,468	3,499	3,794	3,546
89	2,474	3,116	3,385	3,146	3,175	3,440	3,219	89	2,748	3,463	3,760	3,498	3,528	3,821	3,576
90	2,495	3,144	3,413	3,175	3,203	3,468	3,248	90	2,771	3,493	3,794	3,529	3,559	3,854	3,608
91	2,515	3,169	3,440	3,200	3,229	3,493	3,274	91	2,795	3,521	3,824	3,556	3,589	3,881	3,638
92	2,535	3,194	3,465	3,225	3,254	3,518	3,299	92	2,816	3,549	3,850	3,584	3,615	3,908	3,665
93	2,553	3,216	3,489	3,248	3,276	3,540	3,321	93	2,836	3,574	3,876	3,610	3,641	3,933	3,691
94	2,569	3,236	3,510	3,269	3,298	3,560	3,343	94	2,854	3,596	3,899	3,633	3,664	3,955	3,715
95	2,584	3,256	3,529	3,288	3,316	3,576	3,363	95	2,871	3,618	3,920	3,654	3,685	3,974	3,736
96	2,599	3,275	3,549	3,308	3,336	3,595	3,383	96	2,889	3,638	3,941	3,675	3,706	3,994	3,758
97	2,615	3,295	3,566	3,326	3,356	3,614	3,403	97	2,904	3,660	3,963	3,696	3,728	4,016	3,780
98	2,629	3,314	3,586	3,346	3,376	3,633	3,423	98	2,921	3,683	3,986	3,718	3,750	4,035	3,804
99	2,645	3,333	3,606	3,366	3,396	3,651	3,443	99	2,940	3,704	4,008	3,741	3,773	4,058	3,825

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 10/08 MO

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**MISSOURI**

FOR USE IN MISSOURI ZIP CODES: ALL EXCEPT 630-631, 633, 640-641

**MALE RATES**

Issue Age	Non-Tobacco User							Issue 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	2,175	3,011	3,008	2,653	2,254	2,944	2,735	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,757	2,214	2,489	2,235	2,254	2,571	2,285	65	1,951	2,459	2,765	2,483	2,504	2,856	2,540
66	1,757	2,214	2,489	2,235	2,254	2,571	2,285	66	1,951	2,459	2,765	2,483	2,504	2,856	2,540
67	1,757	2,214	2,489	2,235	2,254	2,571	2,285	67	1,951	2,459	2,765	2,483	2,504	2,856	2,540
68	1,815	2,289	2,579	2,309	2,330	2,658	2,362	68	2,018	2,541	2,865	2,566	2,590	2,953	2,625
69	1,872	2,360	2,650	2,383	2,404	2,726	2,437	69	2,081	2,621	2,945	2,647	2,670	3,027	2,708
70	1,922	2,421	2,713	2,445	2,466	2,787	2,501	70	2,136	2,689	3,015	2,717	2,740	3,097	2,779
71	1,969	2,480	2,773	2,506	2,527	2,846	2,563	71	2,188	2,756	3,082	2,784	2,807	3,163	2,846
72	2,010	2,533	2,822	2,559	2,580	2,898	2,617	72	2,233	2,815	3,136	2,843	2,868	3,221	2,908
73	2,050	2,582	2,868	2,608	2,631	2,941	2,668	73	2,276	2,869	3,187	2,898	2,922	3,268	2,963
74	2,083	2,625	2,908	2,651	2,674	2,981	2,710	74	2,314	2,917	3,231	2,945	2,970	3,311	3,012
75	2,110	2,659	2,940	2,685	2,708	3,011	2,746	75	2,345	2,954	3,268	2,984	3,010	3,345	3,052
76	2,136	2,689	2,970	2,716	2,740	3,034	2,778	76	2,371	2,988	3,299	3,017	3,045	3,372	3,087
77	2,157	2,717	3,000	2,745	2,768	3,054	2,806	77	2,397	3,019	3,334	3,049	3,076	3,394	3,117
78	2,175	2,739	3,020	2,765	2,791	3,067	2,830	78	2,416	3,044	3,356	3,074	3,101	3,407	3,144
79	2,193	2,763	3,045	2,788	2,813	3,083	2,853	79	2,436	3,069	3,382	3,098	3,126	3,425	3,169
80	2,209	2,784	3,058	2,812	2,836	3,096	2,875	80	2,456	3,093	3,397	3,125	3,152	3,440	3,195
81	2,226	2,805	3,076	2,832	2,856	3,115	2,898	81	2,474	3,116	3,416	3,148	3,174	3,461	3,220
82	2,242	2,825	3,093	2,853	2,879	3,135	2,917	82	2,492	3,140	3,437	3,171	3,198	3,483	3,242
83	2,260	2,846	3,114	2,875	2,900	3,157	2,940	83	2,512	3,164	3,461	3,195	3,221	3,508	3,268
84	2,275	2,868	3,133	2,896	2,921	3,178	2,962	84	2,530	3,187	3,481	3,219	3,247	3,530	3,291
85	2,292	2,888	3,150	2,917	2,941	3,197	2,982	85	2,546	3,209	3,500	3,240	3,268	3,552	3,315
86	2,305	2,905	3,164	2,934	2,959	3,214	3,000	86	2,561	3,228	3,518	3,259	3,288	3,571	3,335
87	2,319	2,921	3,179	2,950	2,976	3,229	3,017	87	2,575	3,247	3,532	3,278	3,306	3,589	3,353
88	2,330	2,936	3,191	2,965	2,991	3,243	3,033	88	2,589	3,262	3,546	3,295	3,324	3,604	3,369
89	2,350	2,960	3,216	2,989	3,016	3,268	3,058	89	2,611	3,290	3,572	3,323	3,352	3,630	3,397
90	2,370	2,987	3,242	3,016	3,043	3,295	3,086	90	2,632	3,318	3,604	3,353	3,381	3,661	3,428
91	2,389	3,011	3,268	3,040	3,068	3,318	3,110	91	2,655	3,345	3,633	3,378	3,410	3,687	3,456
92	2,408	3,034	3,292	3,064	3,091	3,342	3,134	92	2,675	3,372	3,658	3,405	3,434	3,713	3,482
93	2,425	3,055	3,315	3,086	3,112	3,363	3,155	93	2,694	3,395	3,682	3,430	3,459	3,736	3,506
94	2,441	3,074	3,335	3,106	3,133	3,382	3,176	94	2,711	3,416	3,704	3,451	3,481	3,757	3,529
95	2,455	3,093	3,353	3,124	3,150	3,397	3,195	95	2,727	3,437	3,724	3,471	3,501	3,775	3,549
96	2,469	3,111	3,372	3,143	3,169	3,415	3,214	96	2,745	3,456	3,744	3,491	3,521	3,794	3,570
97	2,484	3,130	3,388	3,160	3,188	3,433	3,233	97	2,759	3,477	3,765	3,511	3,542	3,815	3,591
98	2,498	3,148	3,407	3,179	3,207	3,451	3,252	98	2,775	3,499	3,787	3,532	3,563	3,833	3,614
99	2,513	3,166	3,426	3,198	3,226	3,468	3,271	99	2,793	3,519	3,808	3,554	3,584	3,855	3,634

(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 ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**MISSOURI**

FOR USE IN MISSOURI ZIP CODES: 630-631, 633, 640-641

**FEMALE RATES**

Issue Age	Non-Tobacco User							Issue 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	1,989	2,675	2,747	2,379	2,299	2,717	2,479	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,608	2,025	2,279	2,045	2,064	2,353	2,093	65	1,785	2,250	2,533	2,273	2,293	2,615	2,324
66	1,608	2,025	2,279	2,045	2,064	2,353	2,093	66	1,785	2,250	2,533	2,273	2,293	2,615	2,324
67	1,608	2,025	2,279	2,045	2,064	2,353	2,093	67	1,785	2,250	2,533	2,273	2,293	2,615	2,324
68	1,661	2,094	2,361	2,115	2,134	2,433	2,164	68	1,846	2,328	2,624	2,350	2,370	2,701	2,403
69	1,714	2,159	2,425	2,180	2,200	2,494	2,230	69	1,904	2,400	2,695	2,423	2,444	2,771	2,478
70	1,759	2,216	2,484	2,239	2,258	2,553	2,289	70	1,954	2,463	2,760	2,486	2,508	2,836	2,544
71	1,803	2,270	2,538	2,293	2,313	2,605	2,345	71	2,003	2,523	2,820	2,548	2,571	2,895	2,606
72	1,840	2,319	2,584	2,341	2,363	2,654	2,395	72	2,045	2,576	2,870	2,603	2,625	2,948	2,663
73	1,875	2,364	2,625	2,388	2,409	2,691	2,441	73	2,085	2,626	2,918	2,653	2,675	2,991	2,711
74	1,906	2,403	2,663	2,425	2,446	2,728	2,481	74	2,119	2,669	2,958	2,696	2,719	3,031	2,758
75	1,931	2,434	2,691	2,459	2,480	2,756	2,514	75	2,146	2,704	2,991	2,730	2,755	3,063	2,793
76	1,954	2,463	2,719	2,486	2,508	2,778	2,543	76	2,170	2,736	3,021	2,761	2,786	3,086	2,826
77	1,974	2,486	2,746	2,513	2,534	2,796	2,569	77	2,193	2,763	3,051	2,790	2,815	3,106	2,854
78	1,989	2,508	2,765	2,533	2,554	2,808	2,589	78	2,211	2,786	3,073	2,813	2,839	3,119	2,878
79	2,006	2,528	2,786	2,554	2,575	2,821	2,610	79	2,229	2,809	3,096	2,838	2,861	3,135	2,901
80	2,023	2,548	2,800	2,574	2,596	2,834	2,633	80	2,248	2,831	3,111	2,860	2,884	3,149	2,924
81	2,038	2,566	2,815	2,593	2,615	2,851	2,653	81	2,264	2,853	3,128	2,880	2,905	3,168	2,945
82	2,053	2,586	2,831	2,613	2,634	2,870	2,670	82	2,280	2,873	3,146	2,901	2,928	3,189	2,969
83	2,068	2,606	2,850	2,633	2,655	2,890	2,691	83	2,299	2,895	3,168	2,924	2,950	3,210	2,991
84	2,084	2,625	2,868	2,650	2,675	2,909	2,711	84	2,314	2,918	3,186	2,945	2,971	3,233	3,013
85	2,098	2,644	2,883	2,669	2,691	2,925	2,730	85	2,330	2,938	3,204	2,965	2,991	3,251	3,033
86	2,110	2,659	2,898	2,685	2,709	2,941	2,746	86	2,344	2,954	3,219	2,984	3,010	3,269	3,051
87	2,121	2,674	2,910	2,700	2,724	2,955	2,761	87	2,359	2,971	3,233	3,000	3,026	3,285	3,068
88	2,134	2,688	2,921	2,714	2,738	2,969	2,776	88	2,370	2,985	3,246	3,015	3,041	3,299	3,084
89	2,150	2,710	2,944	2,736	2,760	2,991	2,799	89	2,390	3,011	3,270	3,041	3,066	3,323	3,109
90	2,170	2,734	2,969	2,760	2,785	3,015	2,824	90	2,411	3,038	3,298	3,068	3,094	3,350	3,138
91	2,188	2,756	2,991	2,783	2,808	3,038	2,848	91	2,431	3,063	3,325	3,093	3,119	3,375	3,164
92	2,205	2,778	3,014	2,805	2,829	3,058	2,869	92	2,450	3,085	3,349	3,116	3,144	3,399	3,188
93	2,220	2,798	3,034	2,824	2,849	3,078	2,889	93	2,466	3,108	3,370	3,138	3,165	3,420	3,209
94	2,235	2,815	3,051	2,843	2,868	3,095	2,908	94	2,483	3,128	3,390	3,158	3,186	3,439	3,230
95	2,248	2,831	3,068	2,859	2,884	3,111	2,924	95	2,496	3,145	3,409	3,176	3,205	3,456	3,249
96	2,260	2,848	3,085	2,876	2,901	3,126	2,941	96	2,511	3,164	3,428	3,195	3,224	3,474	3,268
97	2,273	2,864	3,103	2,893	2,919	3,143	2,959	97	2,526	3,183	3,448	3,215	3,243	3,491	3,288
98	2,288	2,881	3,119	2,910	2,935	3,158	2,976	98	2,541	3,203	3,465	3,234	3,261	3,510	3,308
99	2,300	2,899	3,136	2,928	2,953	3,175	2,994	99	2,556	3,220	3,484	3,251	3,280	3,528	3,326

(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 ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**MISSOURI**

FOR USE IN MISSOURI ZIP CODES: ALL EXCEPT 630-631, 633, 640-641

**FEMALE RATES**

Issue Age	Non-Tobacco User							Issue 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	1,890	2,541	2,610	2,260	2,184	2,581	2,355	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,528	1,924	2,165	1,943	1,961	2,235	1,988	65	1,696	2,138	2,406	2,159	2,178	2,484	2,208
66	1,528	1,924	2,165	1,943	1,961	2,235	1,988	66	1,696	2,138	2,406	2,159	2,178	2,484	2,208
67	1,528	1,924	2,165	1,943	1,961	2,235	1,988	67	1,696	2,138	2,406	2,159	2,178	2,484	2,208
68	1,578	1,989	2,243	2,009	2,027	2,311	2,056	68	1,754	2,212	2,493	2,233	2,252	2,566	2,283
69	1,628	2,051	2,304	2,071	2,090	2,369	2,119	69	1,809	2,280	2,560	2,302	2,322	2,632	2,354
70	1,671	2,105	2,360	2,127	2,145	2,425	2,175	70	1,856	2,340	2,622	2,362	2,383	2,694	2,417
71	1,713	2,157	2,411	2,178	2,197	2,475	2,228	71	1,903	2,397	2,679	2,421	2,442	2,750	2,476
72	1,748	2,203	2,455	2,224	2,245	2,521	2,275	72	1,943	2,447	2,727	2,473	2,494	2,801	2,530
73	1,781	2,246	2,494	2,269	2,289	2,556	2,319	73	1,981	2,495	2,772	2,520	2,541	2,841	2,575
74	1,811	2,283	2,530	2,304	2,324	2,592	2,357	74	2,013	2,536	2,810	2,561	2,583	2,879	2,620
75	1,834	2,312	2,556	2,336	2,356	2,618	2,388	75	2,039	2,569	2,841	2,594	2,617	2,910	2,653
76	1,856	2,340	2,583	2,362	2,383	2,639	2,416	76	2,062	2,599	2,870	2,623	2,647	2,932	2,685
77	1,875	2,362	2,609	2,387	2,407	2,656	2,441	77	2,083	2,625	2,898	2,651	2,674	2,951	2,711
78	1,890	2,383	2,627	2,406	2,426	2,668	2,460	78	2,100	2,647	2,919	2,672	2,697	2,963	2,734
79	1,906	2,402	2,647	2,426	2,446	2,680	2,480	79	2,118	2,669	2,941	2,696	2,718	2,978	2,756
80	1,922	2,421	2,660	2,445	2,466	2,692	2,501	80	2,136	2,689	2,955	2,717	2,740	2,992	2,778
81	1,936	2,438	2,674	2,463	2,484	2,708	2,520	81	2,151	2,710	2,972	2,736	2,760	3,010	2,798
82	1,950	2,457	2,689	2,482	2,502	2,727	2,537	82	2,166	2,729	2,989	2,756	2,782	3,030	2,821
83	1,965	2,476	2,708	2,501	2,522	2,746	2,556	83	2,184	2,750	3,010	2,778	2,803	3,050	2,841
84	1,980	2,494	2,725	2,518	2,541	2,764	2,575	84	2,198	2,772	3,027	2,798	2,822	3,071	2,862
85	1,993	2,512	2,739	2,536	2,556	2,779	2,594	85	2,214	2,791	3,044	2,817	2,841	3,088	2,881
86	2,005	2,526	2,753	2,551	2,574	2,794	2,609	86	2,227	2,806	3,058	2,835	2,860	3,106	2,898
87	2,015	2,540	2,765	2,565	2,588	2,807	2,623	87	2,241	2,822	3,071	2,850	2,875	3,121	2,915
88	2,027	2,554	2,775	2,578	2,601	2,821	2,637	88	2,252	2,836	3,084	2,864	2,889	3,134	2,930
89	2,043	2,575	2,797	2,599	2,622	2,841	2,659	89	2,271	2,860	3,107	2,889	2,913	3,157	2,954
90	2,062	2,597	2,821	2,622	2,646	2,864	2,683	90	2,290	2,886	3,133	2,915	2,939	3,183	2,981
91	2,079	2,618	2,841	2,644	2,668	2,886	2,706	91	2,309	2,910	3,159	2,938	2,963	3,206	3,006
92	2,095	2,639	2,863	2,665	2,688	2,905	2,726	92	2,328	2,931	3,182	2,960	2,987	3,229	3,029
93	2,109	2,658	2,882	2,683	2,707	2,924	2,745	93	2,343	2,953	3,202	2,981	3,007	3,249	3,049
94	2,123	2,674	2,898	2,701	2,725	2,940	2,763	94	2,359	2,972	3,221	3,000	3,027	3,267	3,069
95	2,136	2,689	2,915	2,716	2,740	2,955	2,778	95	2,371	2,988	3,239	3,017	3,045	3,283	3,087
96	2,147	2,706	2,931	2,732	2,756	2,970	2,794	96	2,385	3,006	3,257	3,035	3,063	3,300	3,105
97	2,159	2,721	2,948	2,748	2,773	2,986	2,811	97	2,400	3,024	3,276	3,054	3,081	3,316	3,124
98	2,174	2,737	2,963	2,765	2,788	3,000	2,827	98	2,414	3,043	3,292	3,072	3,098	3,335	3,143
99	2,185	2,754	2,979	2,782	2,805	3,016	2,844	99	2,428	3,059	3,310	3,088	3,116	3,352	3,160

(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 ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**MISSOURI**

FOR USE IN MISSOURI ZIP CODES: 630-631, 633, 640-641

**MALE RATES**

Issue Age	Non-Tobacco User							Issue 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	190.75	264.08	263.83	232.75	197.75	258.25	239.92	0-64	NA	NA	NA	NA	NA	NA	NA
65	154.08	194.17	218.33	196.08	197.75	225.50	200.42	65	171.17	215.67	242.58	217.83	219.67	250.50	222.83
66	154.08	194.17	218.33	196.08	197.75	225.50	200.42	66	171.17	215.67	242.58	217.83	219.67	250.50	222.83
67	154.08	194.17	218.33	196.08	197.75	225.50	200.42	67	171.17	215.67	242.58	217.83	219.67	250.50	222.83
68	159.25	200.75	226.25	202.58	204.42	233.17	207.17	68	177.00	222.92	251.33	225.08	227.17	259.00	230.25
69	164.25	207.00	232.42	209.00	210.83	239.08	213.75	69	182.50	229.92	258.33	232.17	234.17	265.50	237.50
70	168.58	212.33	238.00	214.50	216.33	244.50	219.42	70	187.33	235.92	264.50	238.33	240.33	271.67	243.75
71	172.75	217.50	243.25	219.83	221.67	249.67	224.83	71	191.92	241.75	270.33	244.17	246.25	277.42	249.67
72	176.33	222.17	247.58	224.50	226.33	254.25	229.58	72	195.92	246.92	275.08	249.42	251.58	282.50	255.08
73	179.83	226.50	251.58	228.75	230.75	258.00	234.00	73	199.67	251.67	279.58	254.17	256.33	286.67	259.92
74	182.75	230.25	255.08	232.50	234.58	261.50	237.75	74	203.00	255.83	283.42	258.33	260.50	290.42	264.25
75	185.08	233.25	257.92	235.50	237.58	264.08	240.83	75	205.67	259.08	286.67	261.75	264.00	293.42	267.75
76	187.33	235.92	260.50	238.25	240.33	266.17	243.67	76	208.00	262.08	289.42	264.67	267.08	295.75	270.75
77	189.17	238.33	263.17	240.75	242.83	267.92	246.17	77	210.25	264.83	292.42	267.42	269.83	297.75	273.42
78	190.75	240.25	264.92	242.58	244.83	269.00	248.25	78	211.92	267.00	294.42	269.67	272.00	298.83	275.75
79	192.33	242.33	267.08	244.58	246.75	270.42	250.25	79	213.67	269.17	296.67	271.75	274.17	300.42	278.00
80	193.75	244.25	268.25	246.67	248.75	271.58	252.17	80	215.42	271.33	298.00	274.08	276.50	301.75	280.25
81	195.25	246.08	269.83	248.42	250.50	273.25	254.17	81	217.00	273.33	299.67	276.17	278.42	303.58	282.42
82	196.67	247.83	271.33	250.25	252.50	275.00	255.92	82	218.58	275.42	301.50	278.17	280.50	305.50	284.42
83	198.25	249.67	273.17	252.17	254.42	276.92	257.92	83	220.33	277.50	303.58	280.25	282.58	307.75	286.67
84	199.58	251.58	274.83	254.00	256.25	278.75	259.83	84	221.92	279.58	305.33	282.33	284.83	309.67	288.67
85	201.08	253.33	276.33	255.83	258.00	280.42	261.58	85	223.33	281.50	307.00	284.17	286.67	311.58	290.75
86	202.17	254.83	277.58	257.33	259.58	281.92	263.17	86	224.67	283.17	308.58	285.92	288.42	313.25	292.50
87	203.42	256.25	278.83	258.75	261.08	283.25	264.67	87	225.92	284.83	309.83	287.50	290.00	314.83	294.08
88	204.42	257.58	279.92	260.08	262.33	284.50	266.08	88	227.08	286.17	311.08	289.00	291.58	316.17	295.50
89	206.17	259.67	282.08	262.17	264.58	286.67	268.25	89	229.00	288.58	313.33	291.50	294.00	318.42	298.00
90	207.92	262.00	284.42	264.58	266.92	289.00	270.67	90	230.92	291.08	316.17	294.08	296.58	321.17	300.67
91	209.58	264.08	286.67	266.67	269.08	291.08	272.83	91	232.92	293.42	318.67	296.33	299.08	323.42	303.17
92	211.25	266.17	288.75	268.75	271.17	293.17	274.92	92	234.67	295.75	320.83	298.67	301.25	325.67	305.42
93	212.75	268.00	290.75	270.67	273.00	295.00	276.75	93	236.33	297.83	323.00	300.83	303.42	327.75	307.58
94	214.08	269.67	292.50	272.42	274.83	296.67	278.58	94	237.83	299.67	324.92	302.75	305.33	329.58	309.58
95	215.33	271.33	294.08	274.00	276.33	298.00	280.25	95	239.25	301.50	326.67	304.50	307.08	331.17	311.33
96	216.58	272.92	295.75	275.67	278.00	299.58	281.92	96	240.75	303.17	328.42	306.25	308.83	332.83	313.17
97	217.92	274.58	297.17	277.17	279.67	301.17	283.58	97	242.00	305.00	330.25	308.00	310.67	334.67	315.00
98	219.08	276.17	298.83	278.83	281.33	302.75	285.25	98	243.42	306.92	332.17	309.83	312.50	336.25	317.00
99	220.42	277.75	300.50	280.50	283.00	304.25	286.92	99	245.00	308.67	334.00	311.75	314.42	338.17	318.75

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**MISSOURI**

FOR USE IN MISSOURI ZIP CODES: ALL EXCEPT 630-631, 633, 640-641

**MALE RATES**

Issue Age	Non-Tobacco User							Issue 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	181.25	250.92	250.67	221.08	187.83	245.33	227.92	0-64	NA	NA	NA	NA	NA	NA	NA
65	146.42	184.50	207.42	186.25	187.83	214.25	190.42	65	162.58	204.92	230.42	206.92	208.67	238.00	211.67
66	146.42	184.50	207.42	186.25	187.83	214.25	190.42	66	162.58	204.92	230.42	206.92	208.67	238.00	211.67
67	146.42	184.50	207.42	186.25	187.83	214.25	190.42	67	162.58	204.92	230.42	206.92	208.67	238.00	211.67
68	151.25	190.75	214.92	192.42	194.17	221.50	196.83	68	168.17	211.75	238.75	213.83	215.83	246.08	218.75
69	156.00	196.67	220.83	198.58	200.33	227.17	203.08	69	173.42	218.42	245.42	220.58	222.50	252.25	225.67
70	160.17	201.75	226.08	203.75	205.50	232.25	208.42	70	178.00	224.08	251.25	226.42	228.33	258.08	231.58
71	164.08	206.67	231.08	208.83	210.58	237.17	213.58	71	182.33	229.67	256.83	232.00	233.92	263.58	237.17
72	167.50	211.08	235.17	213.25	215.00	241.50	218.08	72	186.08	234.58	261.33	236.92	239.00	268.42	242.33
73	170.83	215.17	239.00	217.33	219.25	245.08	222.33	73	189.67	239.08	265.58	241.50	243.50	272.33	246.92
74	173.58	218.75	242.33	220.92	222.83	248.42	225.83	74	192.83	243.08	269.25	245.42	247.50	275.92	251.00
75	175.83	221.58	245.00	223.75	225.67	250.92	228.83	75	195.42	246.17	272.33	248.67	250.83	278.75	254.33
76	178.00	224.08	247.50	226.33	228.33	252.83	231.50	76	197.58	249.00	274.92	251.42	253.75	281.00	257.25
77	179.75	226.42	250.00	228.75	230.67	254.50	233.83	77	199.75	251.58	277.83	254.08	256.33	282.83	259.75
78	181.25	228.25	251.67	230.42	232.58	255.58	235.83	78	201.33	253.67	279.67	256.17	258.42	283.92	262.00
79	182.75	230.25	253.75	232.33	234.42	256.92	237.75	79	203.00	255.75	281.83	258.17	260.50	285.42	264.08
80	184.08	232.00	254.83	234.33	236.33	258.00	239.58	80	204.67	257.75	283.08	260.42	262.67	286.67	266.25
81	185.50	233.75	256.33	236.00	238.00	259.58	241.50	81	206.17	259.67	284.67	262.33	264.50	288.42	268.33
82	186.83	235.42	257.75	237.75	239.92	261.25	243.08	82	207.67	261.67	286.42	264.25	266.50	290.25	270.17
83	188.33	237.17	259.50	239.58	241.67	263.08	245.00	83	209.33	263.67	288.42	266.25	268.42	292.33	272.33
84	189.58	239.00	261.08	241.33	243.42	264.83	246.83	84	210.83	265.58	290.08	268.25	270.58	294.17	274.25
85	191.00	240.67	262.50	243.08	245.08	266.42	248.50	85	212.17	267.42	291.67	270.00	272.33	296.00	276.25
86	192.08	242.08	263.67	244.50	246.58	267.83	250.00	86	213.42	269.00	293.17	271.58	274.00	297.58	277.92
87	193.25	243.42	264.92	245.83	248.00	269.08	251.42	87	214.58	270.58	294.33	273.17	275.50	299.08	279.42
88	194.17	244.67	265.92	247.08	249.25	270.25	252.75	88	215.75	271.83	295.50	274.58	277.00	300.33	280.75
89	195.83	246.67	268.00	249.08	251.33	272.33	254.83	89	217.58	274.17	297.67	276.92	279.33	302.50	283.08
90	197.50	248.92	270.17	251.33	253.58	274.58	257.17	90	219.33	276.50	300.33	279.42	281.75	305.08	285.67
91	199.08	250.92	272.33	253.33	255.67	276.50	259.17	91	221.25	278.75	302.75	281.50	284.17	307.25	288.00
92	200.67	252.83	274.33	255.33	257.58	278.50	261.17	92	222.92	281.00	304.83	283.75	286.17	309.42	290.17
93	202.08	254.58	276.25	257.17	259.33	280.25	262.92	93	224.50	282.92	306.83	285.83	288.25	311.33	292.17
94	203.42	256.17	277.92	258.83	261.08	281.83	264.67	94	225.92	284.67	308.67	287.58	290.08	313.08	294.08
95	204.58	257.75	279.42	260.33	262.50	283.08	266.25	95	227.25	286.42	310.33	289.25	291.75	314.58	295.75
96	205.75	259.25	281.00	261.92	264.08	284.58	267.83	96	228.75	288.00	312.00	290.92	293.42	316.17	297.50
97	207.00	260.83	282.33	263.33	265.67	286.08	269.42	97	229.92	289.75	313.75	292.58	295.17	317.92	299.25
98	208.17	262.33	283.92	264.92	267.25	287.58	271.00	98	231.25	291.58	315.58	294.33	296.92	319.42	301.17
99	209.42	263.83	285.50	266.50	268.83	289.00	272.58	99	232.75	293.25	317.33	296.17	298.67	321.25	302.83

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**MISSOURI**

FOR USE IN MISSOURI ZIP CODES: 630-631, 633, 640-641

**FEMALE RATES**

Issue Age	Non-Tobacco User							Issue 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	165.75	222.92	228.92	198.25	191.58	226.42	206.58	0-64	NA	NA	NA	NA	NA	NA	NA
65	134.00	168.75	189.92	170.42	172.00	196.08	174.42	65	148.75	187.50	211.08	189.42	191.08	217.92	193.67
66	134.00	168.75	189.92	170.42	172.00	196.08	174.42	66	148.75	187.50	211.08	189.42	191.08	217.92	193.67
67	134.00	168.75	189.92	170.42	172.00	196.08	174.42	67	148.75	187.50	211.08	189.42	191.08	217.92	193.67
68	138.42	174.50	196.75	176.25	177.83	202.75	180.33	68	153.83	194.00	218.67	195.83	197.50	225.08	200.25
69	142.83	179.92	202.08	181.67	183.33	207.83	185.83	69	158.67	200.00	224.58	201.92	203.67	230.92	206.50
70	146.58	184.67	207.00	186.58	188.17	212.75	190.75	70	162.83	205.25	230.00	207.17	209.00	236.33	212.00
71	150.25	189.17	211.50	191.08	192.75	217.08	195.42	71	166.92	210.25	235.00	212.33	214.25	241.25	217.17
72	153.33	193.25	215.33	195.08	196.92	221.17	199.58	72	170.42	214.67	239.17	216.92	218.75	245.67	221.92
73	156.25	197.00	218.75	199.00	200.75	224.25	203.42	73	173.75	218.83	243.17	221.08	222.92	249.25	225.92
74	158.83	200.25	221.92	202.08	203.83	227.33	206.75	74	176.58	222.42	246.50	224.67	226.58	252.58	229.83
75	160.92	202.83	224.25	204.92	206.67	229.67	209.50	75	178.83	225.33	249.25	227.50	229.58	255.25	232.75
76	162.83	205.25	226.58	207.17	209.00	231.50	211.92	76	180.83	228.00	251.75	230.08	232.17	257.17	235.50
77	164.50	207.17	228.83	209.42	211.17	233.00	214.08	77	182.75	230.25	254.25	232.50	234.58	258.83	237.83
78	165.75	209.00	230.42	211.08	212.83	234.00	215.75	78	184.25	232.17	256.08	234.42	236.58	259.92	239.83
79	167.17	210.67	232.17	212.83	214.58	235.08	217.50	79	185.75	234.08	258.00	236.50	238.42	261.25	241.75
80	168.58	212.33	233.33	214.50	216.33	236.17	219.42	80	187.33	235.92	259.25	238.33	240.33	262.42	243.67
81	169.83	213.83	234.58	216.08	217.92	237.58	221.08	81	188.67	237.75	260.67	240.00	242.08	264.00	245.42
82	171.08	215.50	235.92	217.75	219.50	239.17	222.50	82	190.00	239.42	262.17	241.75	244.00	265.75	247.42
83	172.33	217.17	237.50	219.42	221.25	240.83	224.25	83	191.58	241.25	264.00	243.67	245.83	267.50	249.25
84	173.67	218.75	239.00	220.83	222.92	242.42	225.92	84	192.83	243.17	265.50	245.42	247.58	269.42	251.08
85	174.83	220.33	240.25	222.42	224.25	243.75	227.50	85	194.17	244.83	267.00	247.08	249.25	270.92	252.75
86	175.83	221.58	241.50	223.75	225.75	245.08	228.83	86	195.33	246.17	268.25	248.67	250.83	272.42	254.25
87	176.75	222.83	242.50	225.00	227.00	246.25	230.08	87	196.58	247.58	269.42	250.00	252.17	273.75	255.67
88	177.83	224.00	243.42	226.17	228.17	247.42	231.33	88	197.50	248.75	270.50	251.25	253.42	274.92	257.00
89	179.17	225.83	245.33	228.00	230.00	249.25	233.25	89	199.17	250.92	272.50	253.42	255.50	276.92	259.08
90	180.83	227.83	247.42	230.00	232.08	251.25	235.33	90	200.92	253.17	274.83	255.67	257.83	279.17	261.50
91	182.33	229.67	249.25	231.92	234.00	253.17	237.33	91	202.58	255.25	277.08	257.75	259.92	281.25	263.67
92	183.75	231.50	251.17	233.75	235.75	254.83	239.08	92	204.17	257.08	279.08	259.67	262.00	283.25	265.67
93	185.00	233.17	252.83	235.33	237.42	256.50	240.75	93	205.50	259.00	280.83	261.50	263.75	285.00	267.42
94	186.25	234.58	254.25	236.92	239.00	257.92	242.33	94	206.92	260.67	282.50	263.17	265.50	286.58	269.17
95	187.33	235.92	255.67	238.25	240.33	259.25	243.67	95	208.00	262.08	284.08	264.67	267.08	288.00	270.75
96	188.33	237.33	257.08	239.67	241.75	260.50	245.08	96	209.25	263.67	285.67	266.25	268.67	289.50	272.33
97	189.42	238.67	258.58	241.08	243.25	261.92	246.58	97	210.50	265.25	287.33	267.92	270.25	290.92	274.00
98	190.67	240.08	259.92	242.50	244.58	263.17	248.00	98	211.75	266.92	288.75	269.50	271.75	292.50	275.67
99	191.67	241.58	261.33	244.00	246.08	264.58	249.50	99	213.00	268.33	290.33	270.92	273.33	294.00	277.17

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/08**

**MISSOURI**

FOR USE IN MISSOURI ZIP CODES: ALL EXCEPT 630-631, 633, 640-641

**FEMALE RATES**

Issue Age	Non-Tobacco User							Issue 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	157.50	211.75	217.50	188.33	182.00	215.08	196.25	0-64	NA	NA	NA	NA	NA	NA	NA
65	127.33	160.33	180.42	161.92	163.42	186.25	165.67	65	141.33	178.17	200.50	179.92	181.50	207.00	184.00
66	127.33	160.33	180.42	161.92	163.42	186.25	165.67	66	141.33	178.17	200.50	179.92	181.50	207.00	184.00
67	127.33	160.33	180.42	161.92	163.42	186.25	165.67	67	141.33	178.17	200.50	179.92	181.50	207.00	184.00
68	131.50	165.75	186.92	167.42	168.92	192.58	171.33	68	146.17	184.33	207.75	186.08	187.67	213.83	190.25
69	135.67	170.92	192.00	172.58	174.17	197.42	176.58	69	150.75	190.00	213.33	191.83	193.50	219.33	196.17
70	139.25	175.42	196.67	177.25	178.75	202.08	181.25	70	154.67	195.00	218.50	196.83	198.58	224.50	201.42
71	142.75	179.75	200.92	181.50	183.08	206.25	185.67	71	158.58	199.75	223.25	201.75	203.50	229.17	206.33
72	145.67	183.58	204.58	185.33	187.08	210.08	189.58	72	161.92	203.92	227.25	206.08	207.83	233.42	210.83
73	148.42	187.17	207.83	189.08	190.75	213.00	193.25	73	165.08	207.92	231.00	210.00	211.75	236.75	214.58
74	150.92	190.25	210.83	192.00	193.67	216.00	196.42	74	167.75	211.33	234.17	213.42	215.25	239.92	218.33
75	152.83	192.67	213.00	194.67	196.33	218.17	199.00	75	169.92	214.08	236.75	216.17	218.08	242.50	221.08
76	154.67	195.00	215.25	196.83	198.58	219.92	201.33	76	171.83	216.58	239.17	218.58	220.58	244.33	223.75
77	156.25	196.83	217.42	198.92	200.58	221.33	203.42	77	173.58	218.75	241.50	220.92	222.83	245.92	225.92
78	157.50	198.58	218.92	200.50	202.17	222.33	205.00	78	175.00	220.58	243.25	222.67	224.75	246.92	227.83
79	158.83	200.17	220.58	202.17	203.83	223.33	206.67	79	176.50	222.42	245.08	224.67	226.50	248.17	229.67
80	160.17	201.75	221.67	203.75	205.50	224.33	208.42	80	178.00	224.08	246.25	226.42	228.33	249.33	231.50
81	161.33	203.17	222.83	205.25	207.00	225.67	210.00	81	179.25	225.83	247.67	228.00	230.00	250.83	233.17
82	162.50	204.75	224.08	206.83	208.50	227.25	211.42	82	180.50	227.42	249.08	229.67	231.83	252.50	235.08
83	163.75	206.33	225.67	208.42	210.17	228.83	213.00	83	182.00	229.17	250.83	231.50	233.58	254.17	236.75
84	165.00	207.83	227.08	209.83	211.75	230.33	214.58	84	183.17	231.00	252.25	233.17	235.17	255.92	238.50
85	166.08	209.33	228.25	211.33	213.00	231.58	216.17	85	184.50	232.58	253.67	234.75	236.75	257.33	240.08
86	167.08	210.50	229.42	212.58	214.50	232.83	217.42	86	185.58	233.83	254.83	236.25	238.33	258.83	241.50
87	167.92	211.67	230.42	213.75	215.67	233.92	218.58	87	186.75	235.17	255.92	237.50	239.58	260.08	242.92
88	168.92	212.83	231.25	214.83	216.75	235.08	219.75	88	187.67	236.33	257.00	238.67	240.75	261.17	244.17
89	170.25	214.58	233.08	216.58	218.50	236.75	221.58	89	189.25	238.33	258.92	240.75	242.75	263.08	246.17
90	171.83	216.42	235.08	218.50	220.50	238.67	223.58	90	190.83	240.50	261.08	242.92	244.92	265.25	248.42
91	173.25	218.17	236.75	220.33	222.33	240.50	225.50	91	192.42	242.50	263.25	244.83	246.92	267.17	250.50
92	174.58	219.92	238.58	222.08	224.00	242.08	227.17	92	194.00	244.25	265.17	246.67	248.92	269.08	252.42
93	175.75	221.50	240.17	223.58	225.58	243.67	228.75	93	195.25	246.08	266.83	248.42	250.58	270.75	254.08
94	176.92	222.83	241.50	225.08	227.08	245.00	230.25	94	196.58	247.67	268.42	250.00	252.25	272.25	255.75
95	178.00	224.08	242.92	226.33	228.33	246.25	231.50	95	197.58	249.00	269.92	251.42	253.75	273.58	257.25
96	178.92	225.50	244.25	227.67	229.67	247.50	232.83	96	198.75	250.50	271.42	252.92	255.25	275.00	258.75
97	179.92	226.75	245.67	229.00	231.08	248.83	234.25	97	200.00	252.00	273.00	254.50	256.75	276.33	260.33
98	181.17	228.08	246.92	230.42	232.33	250.00	235.58	98	201.17	253.58	274.33	256.00	258.17	277.92	261.92
99	182.08	229.50	248.25	231.83	233.75	251.33	237.00	99	202.33	254.92	275.83	257.33	259.67	279.33	263.33

(Add \$25 One-time Policy Fee)