

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

**NORTH CAROLINA**

FOR USE IN NORTH CAROLINA ZIP CODES: 280-282

**MALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	2,154	NA	3,427	NA	NA	NA	NA	0-64	2,393	NA	3,806	NA	NA	NA	NA
65	1,254	1,581	2,084	1,597	1,611	1,869	1,633	65	1,393	1,757	2,316	1,773	1,789	2,078	1,813
66	1,319	1,662	2,174	1,678	1,693	1,946	1,717	66	1,466	1,847	2,415	1,866	1,882	2,161	1,909
67	1,386	1,745	2,273	1,763	1,780	2,029	1,803	67	1,540	1,940	2,525	1,958	1,976	2,253	2,003
68	1,444	1,819	2,374	1,838	1,853	2,113	1,881	68	1,604	2,022	2,639	2,041	2,059	2,348	2,087
69	1,508	1,901	2,472	1,919	1,937	2,196	1,965	69	1,677	2,113	2,746	2,133	2,151	2,439	2,182
70	1,569	1,976	2,565	1,996	2,014	2,277	2,041	70	1,743	2,197	2,850	2,218	2,238	2,528	2,269
71	1,629	2,052	2,654	2,072	2,090	2,354	2,118	71	1,810	2,281	2,949	2,302	2,322	2,617	2,355
72	1,684	2,123	2,738	2,143	2,163	2,429	2,192	72	1,872	2,359	3,043	2,382	2,403	2,697	2,437
73	1,739	2,189	2,814	2,212	2,231	2,495	2,263	73	1,931	2,433	3,129	2,457	2,480	2,772	2,513
74	1,788	2,253	2,889	2,274	2,295	2,558	2,327	74	1,987	2,504	3,211	2,528	2,550	2,843	2,585
75	1,833	2,310	2,959	2,334	2,353	2,617	2,386	75	2,038	2,567	3,285	2,592	2,615	2,907	2,651
76	1,875	2,364	3,020	2,386	2,408	2,666	2,440	76	2,084	2,625	3,356	2,651	2,675	2,962	2,712
77	1,915	2,413	3,086	2,438	2,458	2,713	2,494	77	2,129	2,683	3,428	2,708	2,732	3,015	2,770
78	1,954	2,460	3,141	2,484	2,506	2,754	2,541	78	2,169	2,734	3,489	2,762	2,785	3,062	2,823
79	1,987	2,503	3,193	2,528	2,550	2,794	2,585	79	2,208	2,781	3,548	2,809	2,834	3,104	2,873
80	2,019	2,545	3,235	2,568	2,592	2,829	2,628	80	2,243	2,827	3,594	2,854	2,879	3,143	2,919
81	2,048	2,580	3,275	2,606	2,628	2,865	2,666	81	2,274	2,868	3,638	2,896	2,920	3,185	2,962
82	2,075	2,615	3,316	2,641	2,665	2,902	2,700	82	2,307	2,906	3,684	2,935	2,961	3,224	3,002
83	2,102	2,649	3,354	2,675	2,697	2,937	2,735	83	2,336	2,944	3,726	2,973	2,999	3,264	3,040
84	2,127	2,681	3,390	2,708	2,732	2,972	2,770	84	2,365	2,980	3,768	3,009	3,036	3,302	3,078
85	2,154	2,713	3,427	2,741	2,764	3,004	2,804	85	2,393	3,015	3,806	3,045	3,072	3,337	3,114
86	2,178	2,744	3,460	2,770	2,795	3,036	2,834	86	2,419	3,048	3,844	3,078	3,105	3,373	3,149
87	2,200	2,773	3,492	2,800	2,825	3,065	2,863	87	2,444	3,081	3,880	3,112	3,138	3,406	3,184
88	2,223	2,800	3,524	2,829	2,853	3,093	2,893	88	2,469	3,112	3,915	3,143	3,170	3,437	3,214
89	2,244	2,827	3,554	2,854	2,880	3,121	2,920	89	2,493	3,142	3,948	3,173	3,200	3,467	3,245
90	2,264	2,852	3,584	2,880	2,905	3,146	2,946	90	2,514	3,169	3,984	3,201	3,229	3,497	3,273
91	2,282	2,875	3,612	2,903	2,930	3,169	2,970	91	2,536	3,194	4,015	3,227	3,256	3,521	3,300
92	2,300	2,897	3,638	2,925	2,952	3,191	2,993	92	2,555	3,219	4,043	3,251	3,279	3,545	3,325
93	2,315	2,918	3,663	2,946	2,973	3,212	3,014	93	2,574	3,242	4,070	3,275	3,303	3,568	3,348
94	2,330	2,936	3,686	2,965	2,991	3,230	3,032	94	2,589	3,262	4,094	3,295	3,323	3,588	3,371
95	2,344	2,954	3,705	2,982	3,008	3,245	3,050	95	2,605	3,282	4,116	3,315	3,343	3,605	3,389
96	2,357	2,972	3,726	3,001	3,027	3,261	3,068	96	2,621	3,300	4,138	3,334	3,362	3,624	3,408
97	2,372	2,989	3,744	3,018	3,045	3,278	3,087	97	2,634	3,320	4,161	3,354	3,382	3,644	3,429
98	2,385	3,006	3,765	3,036	3,063	3,295	3,105	98	2,650	3,341	4,185	3,373	3,402	3,660	3,450
99	2,399	3,023	3,786	3,053	3,081	3,313	3,123	99	2,667	3,360	4,208	3,394	3,422	3,681	3,470

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 12/08 NC

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

**NORTH CAROLINA**

FOR USE IN NORTH CAROLINA ZIP CODES: ALL EXCEPT 280-282

**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	1,948	NA	3,101	NA	NA	NA	NA	0-64	2,165	NA	3,444	NA	NA	NA	NA
65	1,134	1,431	1,886	1,445	1,457	1,691	1,477	65	1,261	1,589	2,096	1,605	1,619	1,880	1,641
66	1,193	1,504	1,967	1,518	1,531	1,760	1,553	66	1,326	1,671	2,185	1,688	1,702	1,955	1,727
67	1,254	1,579	2,057	1,595	1,610	1,835	1,631	67	1,394	1,756	2,285	1,772	1,788	2,039	1,813
68	1,306	1,645	2,148	1,663	1,677	1,911	1,701	68	1,452	1,830	2,387	1,847	1,863	2,124	1,889
69	1,364	1,720	2,236	1,737	1,753	1,986	1,777	69	1,517	1,911	2,484	1,929	1,947	2,207	1,974
70	1,419	1,788	2,321	1,806	1,822	2,061	1,847	70	1,577	1,987	2,578	2,006	2,024	2,288	2,053
71	1,473	1,856	2,402	1,874	1,891	2,130	1,916	71	1,638	2,063	2,669	2,082	2,100	2,367	2,131
72	1,524	1,921	2,478	1,939	1,957	2,197	1,984	72	1,694	2,135	2,753	2,156	2,175	2,441	2,205
73	1,573	1,981	2,546	2,002	2,019	2,257	2,047	73	1,747	2,201	2,831	2,223	2,244	2,508	2,273
74	1,618	2,039	2,613	2,058	2,077	2,314	2,105	74	1,797	2,266	2,905	2,288	2,308	2,573	2,339
75	1,659	2,090	2,677	2,112	2,129	2,367	2,158	75	1,844	2,323	2,973	2,346	2,366	2,631	2,399
76	1,697	2,138	2,732	2,158	2,178	2,412	2,208	76	1,886	2,375	3,036	2,399	2,421	2,680	2,454
77	1,733	2,183	2,792	2,206	2,224	2,455	2,256	77	1,927	2,427	3,102	2,450	2,472	2,727	2,506
78	1,768	2,226	2,841	2,248	2,268	2,492	2,299	78	1,963	2,474	3,157	2,499	2,519	2,770	2,555
79	1,797	2,265	2,889	2,288	2,308	2,528	2,339	79	1,998	2,517	3,210	2,541	2,564	2,808	2,599
80	1,827	2,303	2,927	2,324	2,346	2,559	2,378	80	2,029	2,557	3,252	2,582	2,605	2,843	2,641
81	1,853	2,334	2,963	2,358	2,378	2,593	2,412	81	2,058	2,594	3,292	2,620	2,642	2,881	2,680
82	1,877	2,366	3,000	2,389	2,411	2,626	2,442	82	2,087	2,630	3,334	2,655	2,679	2,917	2,716
83	1,902	2,397	3,034	2,421	2,441	2,657	2,475	83	2,114	2,664	3,372	2,689	2,713	2,954	2,750
84	1,925	2,425	3,068	2,450	2,472	2,689	2,506	84	2,139	2,696	3,410	2,723	2,746	2,988	2,784
85	1,948	2,455	3,101	2,480	2,500	2,718	2,537	85	2,165	2,727	3,444	2,755	2,780	3,019	2,818
86	1,970	2,482	3,130	2,506	2,529	2,746	2,564	86	2,189	2,758	3,478	2,784	2,809	3,051	2,849
87	1,990	2,509	3,160	2,534	2,556	2,773	2,591	87	2,212	2,787	3,510	2,816	2,840	3,082	2,880
88	2,011	2,534	3,188	2,559	2,581	2,799	2,617	88	2,233	2,816	3,543	2,843	2,868	3,109	2,908
89	2,030	2,557	3,216	2,582	2,606	2,823	2,642	89	2,255	2,842	3,572	2,871	2,896	3,137	2,936
90	2,048	2,580	3,242	2,606	2,629	2,846	2,666	90	2,274	2,867	3,604	2,897	2,921	3,164	2,961
91	2,064	2,601	3,268	2,627	2,651	2,867	2,688	91	2,294	2,890	3,633	2,919	2,946	3,185	2,986
92	2,081	2,621	3,292	2,647	2,670	2,887	2,708	92	2,311	2,913	3,658	2,941	2,967	3,207	3,009
93	2,095	2,640	3,315	2,666	2,689	2,906	2,727	93	2,328	2,934	3,682	2,963	2,989	3,228	3,030
94	2,108	2,656	3,335	2,683	2,707	2,922	2,744	94	2,343	2,952	3,704	2,981	3,007	3,246	3,050
95	2,120	2,672	3,353	2,698	2,722	2,936	2,760	95	2,357	2,970	3,724	2,999	3,025	3,261	3,067
96	2,133	2,689	3,372	2,715	2,739	2,951	2,776	96	2,371	2,986	3,744	3,016	3,042	3,278	3,084
97	2,146	2,705	3,388	2,730	2,755	2,966	2,793	97	2,384	3,004	3,765	3,034	3,060	3,297	3,103
98	2,157	2,720	3,407	2,746	2,771	2,981	2,809	98	2,398	3,023	3,787	3,051	3,078	3,312	3,122
99	2,171	2,735	3,426	2,763	2,787	2,997	2,825	99	2,413	3,040	3,808	3,070	3,096	3,331	3,140

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

**NORTH CAROLINA**

FOR USE IN NORTH CAROLINA ZIP CODES: 280-282

**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	1,872	NA	2,980	NA	NA	NA	NA	0-64	2,080	NA	3,311	NA	NA	NA	NA
65	1,091	1,374	1,812	1,388	1,401	1,625	1,420	65	1,213	1,527	2,014	1,542	1,557	1,806	1,577
66	1,147	1,446	1,890	1,460	1,472	1,692	1,493	66	1,275	1,605	2,101	1,621	1,635	1,881	1,659
67	1,204	1,517	1,977	1,533	1,546	1,763	1,569	67	1,339	1,687	2,198	1,704	1,718	1,959	1,743
68	1,256	1,582	2,064	1,598	1,613	1,838	1,634	68	1,394	1,758	2,294	1,775	1,790	2,041	1,815
69	1,313	1,654	2,148	1,670	1,683	1,910	1,707	69	1,458	1,838	2,388	1,855	1,871	2,122	1,896
70	1,364	1,719	2,230	1,736	1,751	1,979	1,775	70	1,515	1,910	2,478	1,929	1,946	2,199	1,973
71	1,415	1,784	2,309	1,802	1,818	2,048	1,844	71	1,573	1,983	2,565	2,002	2,019	2,274	2,048
72	1,465	1,846	2,381	1,865	1,882	2,113	1,908	72	1,628	2,052	2,646	2,071	2,088	2,347	2,118
73	1,512	1,904	2,448	1,924	1,940	2,169	1,968	73	1,679	2,116	2,721	2,137	2,155	2,410	2,186
74	1,555	1,959	2,513	1,979	1,996	2,225	2,023	74	1,727	2,178	2,792	2,199	2,217	2,472	2,248
75	1,594	2,010	2,573	2,029	2,046	2,274	2,075	75	1,771	2,233	2,857	2,254	2,273	2,527	2,306
76	1,631	2,054	2,626	2,075	2,094	2,318	2,123	76	1,812	2,283	2,918	2,307	2,326	2,576	2,357
77	1,666	2,099	2,683	2,121	2,139	2,359	2,168	77	1,851	2,333	2,981	2,355	2,376	2,622	2,409
78	1,699	2,140	2,731	2,160	2,180	2,395	2,210	78	1,887	2,377	3,035	2,400	2,421	2,662	2,456
79	1,727	2,178	2,777	2,198	2,217	2,429	2,248	79	1,919	2,419	3,086	2,441	2,464	2,699	2,497
80	1,756	2,212	2,813	2,234	2,253	2,460	2,284	80	1,951	2,457	3,125	2,482	2,504	2,733	2,539
81	1,782	2,244	2,850	2,266	2,286	2,493	2,318	81	1,979	2,494	3,165	2,519	2,540	2,769	2,576
82	1,804	2,273	2,883	2,296	2,316	2,523	2,349	82	2,004	2,527	3,204	2,552	2,575	2,805	2,610
83	1,828	2,303	2,917	2,326	2,347	2,555	2,379	83	2,031	2,560	3,239	2,584	2,607	2,837	2,643
84	1,851	2,333	2,948	2,355	2,375	2,584	2,409	84	2,057	2,591	3,275	2,617	2,640	2,872	2,676
85	1,872	2,359	2,980	2,382	2,403	2,612	2,437	85	2,080	2,622	3,311	2,648	2,670	2,902	2,708
86	1,894	2,385	3,009	2,410	2,430	2,640	2,464	86	2,103	2,651	3,343	2,678	2,700	2,934	2,738
87	1,913	2,411	3,036	2,436	2,456	2,666	2,491	87	2,126	2,679	3,375	2,706	2,730	2,962	2,767
88	1,932	2,436	3,065	2,458	2,481	2,690	2,515	88	2,148	2,706	3,405	2,733	2,755	2,989	2,795
89	1,951	2,458	3,091	2,482	2,504	2,713	2,539	89	2,168	2,732	3,434	2,759	2,781	3,015	2,820
90	1,969	2,480	3,117	2,504	2,526	2,735	2,562	90	2,187	2,755	3,463	2,783	2,807	3,039	2,847
91	1,985	2,500	3,141	2,524	2,547	2,755	2,583	91	2,206	2,778	3,491	2,806	2,830	3,062	2,870
92	2,000	2,520	3,165	2,545	2,566	2,774	2,603	92	2,223	2,798	3,516	2,827	2,852	3,084	2,892
93	2,014	2,538	3,186	2,562	2,584	2,792	2,621	93	2,238	2,819	3,539	2,847	2,872	3,103	2,911
94	2,028	2,554	3,204	2,579	2,602	2,808	2,638	94	2,252	2,837	3,560	2,864	2,891	3,120	2,931
95	2,039	2,568	3,221	2,594	2,617	2,822	2,652	95	2,265	2,853	3,579	2,881	2,907	3,135	2,947
96	2,051	2,583	3,239	2,609	2,632	2,836	2,668	96	2,279	2,870	3,599	2,898	2,924	3,151	2,964
97	2,061	2,598	3,258	2,624	2,648	2,851	2,684	97	2,292	2,888	3,620	2,917	2,942	3,167	2,982
98	2,075	2,613	3,275	2,640	2,663	2,864	2,700	98	2,306	2,905	3,638	2,934	2,959	3,185	3,001
99	2,086	2,630	3,293	2,655	2,679	2,880	2,716	99	2,319	2,921	3,658	2,949	2,976	3,200	3,018

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

**NORTH CAROLINA**

FOR USE IN NORTH CAROLINA ZIP CODES: ALL EXCEPT 280-282

**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	1,694	NA	2,696	NA	NA	NA	NA	0-64	1,882	NA	2,995	NA	NA	NA	NA
65	987	1,244	1,640	1,256	1,267	1,471	1,284	65	1,097	1,381	1,822	1,396	1,409	1,634	1,427
66	1,037	1,308	1,710	1,321	1,332	1,530	1,351	66	1,153	1,453	1,901	1,467	1,479	1,701	1,501
67	1,090	1,373	1,789	1,387	1,398	1,595	1,419	67	1,211	1,527	1,988	1,542	1,554	1,773	1,577
68	1,136	1,432	1,868	1,446	1,459	1,663	1,478	68	1,262	1,590	2,076	1,606	1,620	1,847	1,643
69	1,188	1,496	1,944	1,511	1,523	1,728	1,545	69	1,320	1,663	2,160	1,679	1,693	1,920	1,716
70	1,234	1,555	2,018	1,570	1,585	1,791	1,606	70	1,371	1,728	2,242	1,745	1,760	1,989	1,785
71	1,281	1,614	2,089	1,630	1,644	1,853	1,668	71	1,423	1,795	2,321	1,812	1,827	2,058	1,853
72	1,325	1,670	2,155	1,687	1,702	1,911	1,726	72	1,473	1,856	2,394	1,873	1,890	2,123	1,916
73	1,368	1,722	2,214	1,740	1,756	1,963	1,780	73	1,519	1,914	2,461	1,933	1,949	2,180	1,978
74	1,407	1,773	2,273	1,791	1,806	2,013	1,831	74	1,563	1,970	2,526	1,989	2,005	2,236	2,034
75	1,442	1,818	2,328	1,835	1,852	2,058	1,877	75	1,603	2,021	2,585	2,040	2,057	2,287	2,086
76	1,475	1,858	2,376	1,877	1,894	2,098	1,921	76	1,640	2,065	2,640	2,087	2,104	2,330	2,133
77	1,508	1,899	2,427	1,919	1,935	2,135	1,962	77	1,675	2,111	2,697	2,131	2,150	2,372	2,179
78	1,537	1,936	2,471	1,954	1,972	2,167	2,000	78	1,707	2,151	2,746	2,172	2,191	2,408	2,222
79	1,563	1,970	2,513	1,988	2,005	2,197	2,034	79	1,737	2,189	2,792	2,209	2,230	2,442	2,259
80	1,588	2,002	2,545	2,022	2,039	2,226	2,066	80	1,765	2,223	2,827	2,246	2,266	2,473	2,297
81	1,612	2,030	2,578	2,050	2,068	2,255	2,098	81	1,791	2,256	2,863	2,279	2,298	2,505	2,330
82	1,632	2,057	2,609	2,078	2,096	2,283	2,125	82	1,814	2,287	2,898	2,309	2,329	2,537	2,362
83	1,654	2,083	2,639	2,104	2,123	2,311	2,153	83	1,837	2,316	2,931	2,338	2,359	2,567	2,391
84	1,675	2,111	2,668	2,131	2,149	2,338	2,179	84	1,861	2,345	2,963	2,367	2,388	2,598	2,422
85	1,694	2,135	2,696	2,156	2,175	2,364	2,205	85	1,882	2,372	2,995	2,396	2,416	2,626	2,450
86	1,714	2,157	2,723	2,180	2,198	2,388	2,230	86	1,903	2,399	3,025	2,423	2,442	2,654	2,478
87	1,731	2,181	2,746	2,204	2,222	2,412	2,253	87	1,924	2,423	3,053	2,448	2,470	2,680	2,503
88	1,748	2,204	2,773	2,224	2,245	2,434	2,275	88	1,944	2,448	3,081	2,473	2,493	2,705	2,529
89	1,765	2,224	2,797	2,246	2,266	2,455	2,297	89	1,962	2,472	3,107	2,497	2,517	2,727	2,552
90	1,781	2,244	2,821	2,266	2,286	2,475	2,318	90	1,979	2,493	3,133	2,518	2,539	2,749	2,575
91	1,796	2,262	2,841	2,284	2,305	2,493	2,337	91	1,996	2,514	3,159	2,538	2,560	2,770	2,596
92	1,810	2,280	2,863	2,303	2,322	2,510	2,355	92	2,011	2,532	3,182	2,557	2,580	2,790	2,616
93	1,822	2,296	2,882	2,318	2,338	2,526	2,371	93	2,024	2,551	3,202	2,575	2,598	2,807	2,633
94	1,834	2,310	2,898	2,333	2,354	2,540	2,386	94	2,038	2,567	3,221	2,592	2,615	2,822	2,651
95	1,845	2,324	2,915	2,347	2,367	2,554	2,400	95	2,049	2,581	3,239	2,607	2,631	2,837	2,667
96	1,855	2,337	2,931	2,361	2,382	2,566	2,414	96	2,062	2,596	3,257	2,622	2,646	2,851	2,682
97	1,865	2,350	2,948	2,374	2,396	2,579	2,428	97	2,074	2,613	3,276	2,639	2,662	2,865	2,698
98	1,877	2,365	2,963	2,388	2,409	2,592	2,442	98	2,086	2,629	3,292	2,654	2,677	2,881	2,715
99	1,888	2,380	2,979	2,403	2,423	2,606	2,458	99	2,099	2,643	3,310	2,669	2,692	2,896	2,730

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

**NORTH CAROLINA**

FOR USE IN NORTH CAROLINA ZIP CODES: 280-282

**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	179.50	NA	285.58	NA	NA	NA	NA	0-64	199.42	NA	317.17	NA	NA	NA	NA
65	104.50	131.75	173.67	133.08	134.25	155.75	136.08	65	116.08	146.42	193.00	147.75	149.08	173.17	151.08
66	109.92	138.50	181.17	139.83	141.08	162.17	143.08	66	122.17	153.92	201.25	155.50	156.83	180.08	159.08
67	115.50	145.42	189.42	146.92	148.33	169.08	150.25	67	128.33	161.67	210.42	163.17	164.67	187.75	166.92
68	120.33	151.58	197.83	153.17	154.42	176.08	156.75	68	133.67	168.50	219.92	170.08	171.58	195.67	173.92
69	125.67	158.42	206.00	159.92	161.42	183.00	163.75	69	139.75	176.08	228.83	177.75	179.25	203.25	181.83
70	130.75	164.67	213.75	166.33	167.83	189.75	170.08	70	145.25	183.08	237.50	184.83	186.50	210.67	189.08
71	135.75	171.00	221.17	172.67	174.17	196.17	176.50	71	150.83	190.08	245.75	191.83	193.50	218.08	196.25
72	140.33	176.92	228.17	178.58	180.25	202.42	182.67	72	156.00	196.58	253.58	198.50	200.25	224.75	203.08
73	144.92	182.42	234.50	184.33	185.92	207.92	188.58	73	160.92	202.75	260.75	204.75	206.67	231.00	209.42
74	149.00	187.75	240.75	189.50	191.25	213.17	193.92	74	165.58	208.67	267.58	210.67	212.50	236.92	215.42
75	152.75	192.50	246.58	194.50	196.08	218.08	198.83	75	169.83	213.92	273.75	216.00	217.92	242.25	220.92
76	156.25	197.00	251.67	198.83	200.67	222.17	203.33	76	173.67	218.75	279.67	220.92	222.92	246.83	226.00
77	159.58	201.08	257.17	203.17	204.83	226.08	207.83	77	177.42	223.58	285.67	225.67	227.67	251.25	230.83
78	162.83	205.00	261.75	207.00	208.83	229.50	211.75	78	180.75	227.83	290.75	230.17	232.08	255.17	235.25
79	165.58	208.58	266.08	210.67	212.50	232.83	215.42	79	184.00	231.75	295.67	234.08	236.17	258.67	239.42
80	168.25	212.08	269.58	214.00	216.00	235.75	219.00	80	186.92	235.58	299.50	237.83	239.92	261.92	243.25
81	170.67	215.00	272.92	217.17	219.00	238.75	222.17	81	189.50	239.00	303.17	241.33	243.33	265.42	246.83
82	172.92	217.92	276.33	220.08	222.08	241.83	225.00	82	192.25	242.17	307.00	244.58	246.75	268.67	250.17
83	175.17	220.75	279.50	222.92	224.75	244.75	227.92	83	194.67	245.33	310.50	247.75	249.92	272.00	253.33
84	177.25	223.42	282.50	225.67	227.67	247.67	230.83	84	197.08	248.33	314.00	250.75	253.00	275.17	256.50
85	179.50	226.08	285.58	228.42	230.33	250.33	233.67	85	199.42	251.25	317.17	253.75	256.00	278.08	259.50
86	181.50	228.67	288.33	230.83	232.92	253.00	236.17	86	201.58	254.00	320.33	256.50	258.75	281.08	262.42
87	183.33	231.08	291.00	233.33	235.42	255.42	238.58	87	203.67	256.75	323.33	259.33	261.50	283.83	265.33
88	185.25	233.33	293.67	235.75	237.75	257.75	241.08	88	205.75	259.33	326.25	261.92	264.17	286.42	267.83
89	187.00	235.58	296.17	237.83	240.00	260.08	243.33	89	207.75	261.83	329.00	264.42	266.67	288.92	270.42
90	188.67	237.67	298.67	240.00	242.08	262.17	245.50	90	209.50	264.08	332.00	266.75	269.08	291.42	272.75
91	190.17	239.58	301.00	241.92	244.17	264.08	247.50	91	211.33	266.17	334.58	268.92	271.33	293.42	275.00
92	191.67	241.42	303.17	243.75	246.00	265.92	249.42	92	212.92	268.25	336.92	270.92	273.25	295.42	277.08
93	192.92	243.17	305.25	245.50	247.75	267.67	251.17	93	214.50	270.17	339.17	272.92	275.25	297.33	279.00
94	194.17	244.67	307.17	247.08	249.25	269.17	252.67	94	215.75	271.83	341.17	274.58	276.92	299.00	280.92
95	195.33	246.17	308.75	248.50	250.67	270.42	254.17	95	217.08	273.50	343.00	276.25	278.58	300.42	282.42
96	196.42	247.67	310.50	250.08	252.25	271.75	255.67	96	218.42	275.00	344.83	277.83	280.17	302.00	284.00
97	197.67	249.08	312.00	251.50	253.75	273.17	257.25	97	219.50	276.67	346.75	279.50	281.83	303.67	285.75
98	198.75	250.50	313.75	253.00	255.25	274.58	258.75	98	220.83	278.42	348.75	281.08	283.50	305.00	287.50
99	199.92	251.92	315.50	254.42	256.75	276.08	260.25	99	222.25	280.00	350.67	282.83	285.17	306.75	289.17

(Add \$25 One-time Policy Fee)

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

**NORTH CAROLINA**

FOR USE IN NORTH CAROLINA ZIP CODES: ALL EXCEPT 280-282

**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	162.33	NA	258.42	NA	NA	NA	NA	0-64	180.42	NA	287.00	NA	NA	NA	NA
65	94.50	119.25	157.17	120.42	121.42	140.92	123.08	65	105.08	132.42	174.67	133.75	134.92	156.67	136.75
66	99.42	125.33	163.92	126.50	127.58	146.67	129.42	66	110.50	139.25	182.08	140.67	141.83	162.92	143.92
67	104.50	131.58	171.42	132.92	134.17	152.92	135.92	67	116.17	146.33	190.42	147.67	149.00	169.92	151.08
68	108.83	137.08	179.00	138.58	139.75	159.25	141.75	68	121.00	152.50	198.92	153.92	155.25	177.00	157.42
69	113.67	143.33	186.33	144.75	146.08	165.50	148.08	69	126.42	159.25	207.00	160.75	162.25	183.92	164.50
70	118.25	149.00	193.42	150.50	151.83	171.75	153.92	70	131.42	165.58	214.83	167.17	168.67	190.67	171.08
71	122.75	154.67	200.17	156.17	157.58	177.50	159.67	71	136.50	171.92	222.42	173.50	175.00	197.25	177.58
72	127.00	160.08	206.50	161.58	163.08	183.08	165.33	72	141.17	177.92	229.42	179.67	181.25	203.42	183.75
73	131.08	165.08	212.17	166.83	168.25	188.08	170.58	73	145.58	183.42	235.92	185.25	187.00	209.00	189.42
74	134.83	169.92	217.75	171.50	173.08	192.83	175.42	74	149.75	188.83	242.08	190.67	192.33	214.42	194.92
75	138.25	174.17	223.08	176.00	177.42	197.25	179.83	75	153.67	193.58	247.75	195.50	197.17	219.25	199.92
76	141.42	178.17	227.67	179.83	181.50	201.00	184.00	76	157.17	197.92	253.00	199.92	201.75	223.33	204.50
77	144.42	181.92	232.67	183.83	185.33	204.58	188.00	77	160.58	202.25	258.50	204.17	206.00	227.25	208.83
78	147.33	185.50	236.75	187.33	189.00	207.67	191.58	78	163.58	206.17	263.08	208.25	209.92	230.83	212.92
79	149.75	188.75	240.75	190.67	192.33	210.67	194.92	79	166.50	209.75	267.50	211.75	213.67	234.00	216.58
80	152.25	191.92	243.92	193.67	195.50	213.25	198.17	80	169.08	213.08	271.00	215.17	217.08	236.92	220.08
81	154.42	194.50	246.92	196.50	198.17	216.08	201.00	81	171.50	216.17	274.33	218.33	220.17	240.08	223.33
82	156.42	197.17	250.00	199.08	200.92	218.83	203.50	82	173.92	219.17	277.83	221.25	223.25	243.08	226.33
83	158.50	199.75	252.83	201.75	203.42	221.42	206.25	83	176.17	222.00	281.00	224.08	226.08	246.17	229.17
84	160.42	202.08	255.67	204.17	206.00	224.08	208.83	84	178.25	224.67	284.17	226.92	228.83	249.00	232.00
85	162.33	204.58	258.42	206.67	208.33	226.50	211.42	85	180.42	227.25	287.00	229.58	231.67	251.58	234.83
86	164.17	206.83	260.83	208.83	210.75	228.83	213.67	86	182.42	229.83	289.83	232.00	234.08	254.25	237.42
87	165.83	209.08	263.33	211.17	213.00	231.08	215.92	87	184.33	232.25	292.50	234.67	236.67	256.83	240.00
88	167.58	211.17	265.67	213.25	215.08	233.25	218.08	88	186.08	234.67	295.25	236.92	239.00	259.08	242.33
89	169.17	213.08	268.00	215.17	217.17	235.25	220.17	89	187.92	236.83	297.67	239.25	241.33	261.42	244.67
90	170.67	215.00	270.17	217.17	219.08	237.17	222.17	90	189.50	238.92	300.33	241.42	243.42	263.67	246.75
91	172.00	216.75	272.33	218.92	220.92	238.92	224.00	91	191.17	240.83	302.75	243.25	245.50	265.42	248.83
92	173.42	218.42	274.33	220.58	222.50	240.58	225.67	92	192.58	242.75	304.83	245.08	247.25	267.25	250.75
93	174.58	220.00	276.25	222.17	224.08	242.17	227.25	93	194.00	244.50	306.83	246.92	249.08	269.00	252.50
94	175.67	221.33	277.92	223.58	225.58	243.50	228.67	94	195.25	246.00	308.67	248.42	250.58	270.50	254.17
95	176.67	222.67	279.42	224.83	226.83	244.67	230.00	95	196.42	247.50	310.33	249.92	252.08	271.75	255.58
96	177.75	224.08	281.00	226.25	228.25	245.92	231.33	96	197.58	248.83	312.00	251.33	253.50	273.17	257.00
97	178.83	225.42	282.33	227.50	229.58	247.17	232.75	97	198.67	250.33	313.75	252.83	255.00	274.75	258.58
98	179.75	226.67	283.92	228.83	230.92	248.42	234.08	98	199.83	251.92	315.58	254.25	256.50	276.00	260.17
99	180.92	227.92	285.50	230.25	232.25	249.75	235.42	99	201.08	253.33	317.33	255.83	258.00	277.58	261.67

(Add \$25 One-time Policy Fee)

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

**NORTH CAROLINA**

FOR USE IN NORTH CAROLINA ZIP CODES: 280-282

**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	156.00	NA	248.33	NA	NA	NA	NA	0-64	173.33	NA	275.92	NA	NA	NA	NA
65	90.92	114.50	151.00	115.67	116.75	135.42	118.33	65	101.08	127.25	167.83	128.50	129.75	150.50	131.42
66	95.58	120.50	157.50	121.67	122.67	141.00	124.42	66	106.25	133.75	175.08	135.08	136.25	156.75	138.25
67	100.33	126.42	164.75	127.75	128.83	146.92	130.75	67	111.58	140.58	183.17	142.00	143.17	163.25	145.25
68	104.67	131.83	172.00	133.17	134.42	153.17	136.17	68	116.17	146.50	191.17	147.92	149.17	170.08	151.25
69	109.42	137.83	179.00	139.17	140.25	159.17	142.25	69	121.50	153.17	199.00	154.58	155.92	176.83	158.00
70	113.67	143.25	185.83	144.67	145.92	164.92	147.92	70	126.25	159.17	206.50	160.75	162.17	183.25	164.42
71	117.92	148.67	192.42	150.17	151.50	170.67	153.67	71	131.08	165.25	213.75	166.83	168.25	189.50	170.67
72	122.08	153.83	198.42	155.42	156.83	176.08	159.00	72	135.67	171.00	220.50	172.58	174.00	195.58	176.50
73	126.00	158.67	204.00	160.33	161.67	180.75	164.00	73	139.92	176.33	226.75	178.08	179.58	200.83	182.17
74	129.58	163.25	209.42	164.92	166.33	185.42	168.58	74	143.92	181.50	232.67	183.25	184.75	206.00	187.33
75	132.83	167.50	214.42	169.08	170.50	189.50	172.92	75	147.58	186.08	238.08	187.83	189.42	210.58	192.17
76	135.92	171.17	218.83	172.92	174.50	193.17	176.92	76	151.00	190.25	243.17	192.25	193.83	214.67	196.42
77	138.83	174.92	223.58	176.75	178.25	196.58	180.67	77	154.25	194.42	248.42	196.25	198.00	218.50	200.75
78	141.58	178.33	227.58	180.00	181.67	199.58	184.17	78	157.25	198.08	252.92	200.00	201.75	221.83	204.67
79	143.92	181.50	231.42	183.17	184.75	202.42	187.33	79	159.92	201.58	257.17	203.42	205.33	224.92	208.08
80	146.33	184.33	234.42	186.17	187.75	205.00	190.33	80	162.58	204.75	260.42	206.83	208.67	227.75	211.58
81	148.50	187.00	237.50	188.83	190.50	207.75	193.17	81	164.92	207.83	263.75	209.92	211.67	230.75	214.67
82	150.33	189.42	240.25	191.33	193.00	210.25	195.75	82	167.00	210.58	267.00	212.67	214.58	233.75	217.50
83	152.33	191.92	243.08	193.83	195.58	212.92	198.25	83	169.25	213.33	269.92	215.33	217.25	236.42	220.25
84	154.25	194.42	245.67	196.25	197.92	215.33	200.75	84	171.42	215.92	272.92	218.08	220.00	239.33	223.00
85	156.00	196.58	248.33	198.50	200.25	217.67	203.08	85	173.33	218.50	275.92	220.67	222.50	241.83	225.67
86	157.83	198.75	250.75	200.83	202.50	220.00	205.33	86	175.25	220.92	278.58	223.17	225.00	244.50	228.17
87	159.42	200.92	253.00	203.00	204.67	222.17	207.58	87	177.17	223.25	281.25	225.50	227.50	246.83	230.58
88	161.00	203.00	255.42	204.83	206.75	224.17	209.58	88	179.00	225.50	283.75	227.75	229.58	249.08	232.92
89	162.58	204.83	257.58	206.83	208.67	226.08	211.58	89	180.67	227.67	286.17	229.92	231.75	251.25	235.00
90	164.08	206.67	259.75	208.67	210.50	227.92	213.50	90	182.25	229.58	288.58	231.92	233.92	253.25	237.25
91	165.42	208.33	261.75	210.33	212.25	229.58	215.25	91	183.83	231.50	290.92	233.83	235.83	255.17	239.17
92	166.67	210.00	263.75	212.08	213.83	231.17	216.92	92	185.25	233.17	293.00	235.58	237.67	257.00	241.00
93	167.83	211.50	265.50	213.50	215.33	232.67	218.42	93	186.50	234.92	294.92	237.25	239.33	258.58	242.58
94	169.00	212.83	267.00	214.92	216.83	234.00	219.83	94	187.67	236.42	296.67	238.67	240.92	260.00	244.25
95	169.92	214.00	268.42	216.17	218.08	235.17	221.00	95	188.75	237.75	298.25	240.08	242.25	261.25	245.58
96	170.92	215.25	269.92	217.42	219.33	236.33	222.33	96	189.92	239.17	299.92	241.50	243.67	262.58	247.00
97	171.75	216.50	271.50	218.67	220.67	237.58	223.67	97	191.00	240.67	301.67	243.08	245.17	263.92	248.50
98	172.92	217.75	272.92	220.00	221.92	238.67	225.00	98	192.17	242.08	303.17	244.50	246.58	265.42	250.08
99	173.83	219.17	274.42	221.25	223.25	240.00	226.33	99	193.25	243.42	304.83	245.75	248.00	266.67	251.50

(Add \$25 One-time Policy Fee)

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

**NORTH CAROLINA**

FOR USE IN NORTH CAROLINA ZIP CODES: ALL EXCEPT 280-282

**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	141.17	NA	224.67	NA	NA	NA	NA	0-64	156.83	NA	249.58	NA	NA	NA	NA
65	82.25	103.67	136.67	104.67	105.58	122.58	107.00	65	91.42	115.08	151.83	116.33	117.42	136.17	118.92
66	86.42	109.00	142.50	110.08	111.00	127.50	112.58	66	96.08	121.08	158.42	122.25	123.25	141.75	125.08
67	90.83	114.42	149.08	115.58	116.50	132.92	118.25	67	100.92	127.25	165.67	128.50	129.50	147.75	131.42
68	94.67	119.33	155.67	120.50	121.58	138.58	123.17	68	105.17	132.50	173.00	133.83	135.00	153.92	136.92
69	99.00	124.67	162.00	125.92	126.92	144.00	128.75	69	110.00	138.58	180.00	139.92	141.08	160.00	143.00
70	102.83	129.58	168.17	130.83	132.08	149.25	133.83	70	114.25	144.00	186.83	145.42	146.67	165.75	148.75
71	106.75	134.50	174.08	135.83	137.00	154.42	139.00	71	118.58	149.58	193.42	151.00	152.25	171.50	154.42
72	110.42	139.17	179.58	140.58	141.83	159.25	143.83	72	122.75	154.67	199.50	156.08	157.50	176.92	159.67
73	114.00	143.50	184.50	145.00	146.33	163.58	148.33	73	126.58	159.50	205.08	161.08	162.42	181.67	164.83
74	117.25	147.75	189.42	149.25	150.50	167.75	152.58	74	130.25	164.17	210.50	165.75	167.08	186.33	169.50
75	120.17	151.50	194.00	152.92	154.33	171.50	156.42	75	133.58	168.42	215.42	170.00	171.42	190.58	173.83
76	122.92	154.83	198.00	156.42	157.83	174.83	160.08	76	136.67	172.08	220.00	173.92	175.33	194.17	177.75
77	125.67	158.25	202.25	159.92	161.25	177.92	163.50	77	139.58	175.92	224.75	177.58	179.17	197.67	181.58
78	128.08	161.33	205.92	162.83	164.33	180.58	166.67	78	142.25	179.25	228.83	181.00	182.58	200.67	185.17
79	130.25	164.17	209.42	165.67	167.08	183.08	169.50	79	144.75	182.42	232.67	184.08	185.83	203.50	188.25
80	132.33	166.83	212.08	168.50	169.92	185.50	172.17	80	147.08	185.25	235.58	187.17	188.83	206.08	191.42
81	134.33	169.17	214.83	170.83	172.33	187.92	174.83	81	149.25	188.00	238.58	189.92	191.50	208.75	194.17
82	136.00	171.42	217.42	173.17	174.67	190.25	177.08	82	151.17	190.58	241.50	192.42	194.08	211.42	196.83
83	137.83	173.58	219.92	175.33	176.92	192.58	179.42	83	153.08	193.00	244.25	194.83	196.58	213.92	199.25
84	139.58	175.92	222.33	177.58	179.08	194.83	181.58	84	155.08	195.42	246.92	197.25	199.00	216.50	201.83
85	141.17	177.92	224.67	179.67	181.25	197.00	183.75	85	156.83	197.67	249.58	199.67	201.33	218.83	204.17
86	142.83	179.75	226.92	181.67	183.17	199.00	185.83	86	158.58	199.92	252.08	201.92	203.50	221.17	206.50
87	144.25	181.75	228.83	183.67	185.17	201.00	187.75	87	160.33	201.92	254.42	204.00	205.83	223.33	208.58
88	145.67	183.67	231.08	185.33	187.08	202.83	189.58	88	162.00	204.00	256.75	206.08	207.75	225.42	210.75
89	147.08	185.33	233.08	187.17	188.83	204.58	191.42	89	163.50	206.00	258.92	208.08	209.75	227.25	212.67
90	148.42	187.00	235.08	188.83	190.50	206.25	193.17	90	164.92	207.75	261.08	209.83	211.58	229.08	214.58
91	149.67	188.50	236.75	190.33	192.08	207.75	194.75	91	166.33	209.50	263.25	211.50	213.33	230.83	216.33
92	150.83	190.00	238.58	191.92	193.50	209.17	196.25	92	167.58	211.00	265.17	213.08	215.00	232.50	218.00
93	151.83	191.33	240.17	193.17	194.83	210.50	197.58	93	168.67	212.58	266.83	214.58	216.50	233.92	219.42
94	152.83	192.50	241.50	194.42	196.17	211.67	198.83	94	169.83	213.92	268.42	216.00	217.92	235.17	220.92
95	153.75	193.67	242.92	195.58	197.25	212.83	200.00	95	170.75	215.08	269.92	217.25	219.25	236.42	222.25
96	154.58	194.75	244.25	196.75	198.50	213.83	201.17	96	171.83	216.33	271.42	218.50	220.50	237.58	223.50
97	155.42	195.83	245.67	197.83	199.67	214.92	202.33	97	172.83	217.75	273.00	219.92	221.83	238.75	224.83
98	156.42	197.08	246.92	199.00	200.75	216.00	203.50	98	173.83	219.08	274.33	221.17	223.08	240.08	226.25
99	157.33	198.33	248.25	200.25	201.92	217.17	204.83	99	174.92	220.25	275.83	222.42	224.33	241.33	227.50

(Add \$25 One-time Policy Fee)