

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

NEW MEXICO

FOR USE IN NEW MEXICO ZIP CODES: 870-872

MALE RATES

Attained Age	Non-Tobacco User							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	1,141	1,436	1,616	1,452	1,464	1,669	1,484	1,267	1,597	1,796	1,612	1,626	1,854	1,649
66	1,141	1,436	1,616	1,452	1,464	1,669	1,484	1,267	1,597	1,796	1,612	1,626	1,854	1,649
67	1,141	1,436	1,616	1,452	1,464	1,669	1,484	1,267	1,597	1,796	1,612	1,626	1,854	1,649
68	1,188	1,497	1,688	1,512	1,525	1,739	1,547	1,321	1,664	1,876	1,680	1,695	1,932	1,719
69	1,242	1,564	1,758	1,580	1,594	1,807	1,616	1,380	1,739	1,952	1,756	1,771	2,007	1,796
70	1,291	1,626	1,824	1,643	1,658	1,873	1,680	1,435	1,808	2,025	1,826	1,842	2,081	1,868
71	1,340	1,688	1,888	1,705	1,720	1,938	1,744	1,490	1,877	2,098	1,895	1,911	2,154	1,939
72	1,386	1,747	1,948	1,764	1,780	1,999	1,805	1,541	1,942	2,163	1,961	1,978	2,220	2,005
73	1,431	1,802	2,002	1,820	1,836	2,054	1,862	1,589	2,003	2,225	2,023	2,041	2,281	2,068
74	1,472	1,854	2,055	1,872	1,889	2,105	1,915	1,635	2,061	2,284	2,081	2,100	2,340	2,128
75	1,509	1,901	2,103	1,921	1,936	2,154	1,965	1,677	2,113	2,337	2,134	2,153	2,393	2,182
76	1,544	1,945	2,147	1,965	1,981	2,194	2,009	1,715	2,161	2,386	2,182	2,201	2,438	2,233
77	1,577	1,986	2,194	2,006	2,024	2,233	2,052	1,753	2,208	2,438	2,229	2,249	2,481	2,280
78	1,607	2,024	2,233	2,045	2,063	2,268	2,092	1,785	2,251	2,481	2,272	2,291	2,519	2,324
79	1,635	2,060	2,271	2,081	2,100	2,299	2,128	1,817	2,290	2,523	2,312	2,332	2,555	2,365
80	1,662	2,094	2,300	2,114	2,134	2,328	2,163	1,846	2,327	2,556	2,349	2,369	2,587	2,403
81	1,685	2,124	2,329	2,145	2,163	2,359	2,194	1,872	2,360	2,588	2,384	2,404	2,621	2,438
82	1,708	2,153	2,358	2,174	2,193	2,388	2,223	1,898	2,392	2,619	2,415	2,437	2,653	2,471
83	1,730	2,180	2,385	2,201	2,220	2,418	2,252	1,923	2,423	2,650	2,446	2,467	2,687	2,502
84	1,752	2,207	2,411	2,229	2,249	2,445	2,280	1,946	2,453	2,679	2,477	2,499	2,717	2,534
85	1,773	2,233	2,437	2,255	2,275	2,473	2,307	1,969	2,481	2,707	2,506	2,528	2,747	2,563
86	1,792	2,258	2,460	2,280	2,300	2,499	2,332	1,991	2,509	2,733	2,534	2,556	2,776	2,592
87	1,811	2,282	2,483	2,305	2,325	2,523	2,357	2,012	2,536	2,759	2,561	2,583	2,803	2,619
88	1,829	2,305	2,506	2,328	2,348	2,546	2,382	2,032	2,561	2,784	2,587	2,609	2,829	2,645
89	1,847	2,327	2,527	2,349	2,370	2,569	2,404	2,051	2,586	2,808	2,611	2,633	2,854	2,670
90	1,863	2,347	2,548	2,370	2,391	2,589	2,424	2,069	2,608	2,832	2,634	2,657	2,877	2,694
91	1,878	2,366	2,569	2,390	2,411	2,608	2,444	2,086	2,630	2,855	2,656	2,679	2,898	2,716
92	1,892	2,385	2,588	2,408	2,429	2,626	2,463	2,102	2,650	2,875	2,676	2,699	2,917	2,737
93	1,906	2,402	2,605	2,424	2,446	2,643	2,480	2,118	2,669	2,894	2,695	2,719	2,936	2,756
94	1,918	2,417	2,621	2,441	2,462	2,658	2,497	2,131	2,686	2,911	2,712	2,736	2,953	2,774
95	1,929	2,431	2,634	2,455	2,476	2,670	2,511	2,144	2,702	2,927	2,728	2,751	2,968	2,790
96	1,941	2,445	2,650	2,470	2,491	2,685	2,526	2,157	2,716	2,943	2,744	2,767	2,982	2,805
97	1,952	2,460	2,663	2,483	2,506	2,698	2,541	2,169	2,732	2,959	2,760	2,784	2,998	2,822
98	1,963	2,474	2,678	2,499	2,520	2,712	2,556	2,181	2,749	2,976	2,776	2,801	3,013	2,840
99	1,975	2,489	2,693	2,513	2,536	2,726	2,571	2,195	2,765	2,992	2,793	2,817	3,030	2,856

(Add \$25 One-time Policy Fee)

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

NEW MEXICO

FOR USE IN NEW MEXICO ZIP CODES: ALL EXCEPT 870-872

MALE RATES

Attained Age	Non-Tobacco User							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	961	1,210	1,361	1,222	1,233	1,406	1,250	1,067	1,345	1,513	1,358	1,370	1,562	1,389
66	961	1,210	1,361	1,222	1,233	1,406	1,250	1,067	1,345	1,513	1,358	1,370	1,562	1,389
67	961	1,210	1,361	1,222	1,233	1,406	1,250	1,067	1,345	1,513	1,358	1,370	1,562	1,389
68	1,001	1,261	1,422	1,274	1,284	1,464	1,302	1,112	1,402	1,580	1,414	1,427	1,627	1,447
69	1,046	1,317	1,480	1,330	1,342	1,522	1,361	1,162	1,464	1,644	1,478	1,491	1,690	1,513
70	1,087	1,370	1,536	1,383	1,396	1,578	1,414	1,208	1,522	1,706	1,538	1,551	1,753	1,573
71	1,129	1,422	1,590	1,436	1,449	1,632	1,469	1,254	1,581	1,766	1,596	1,610	1,814	1,633
72	1,167	1,471	1,640	1,486	1,499	1,683	1,520	1,298	1,635	1,822	1,651	1,666	1,870	1,689
73	1,205	1,518	1,686	1,533	1,546	1,730	1,568	1,338	1,686	1,874	1,703	1,718	1,921	1,742
74	1,239	1,562	1,730	1,577	1,590	1,773	1,613	1,377	1,735	1,923	1,753	1,768	1,970	1,792
75	1,270	1,601	1,771	1,618	1,630	1,814	1,654	1,412	1,779	1,968	1,797	1,813	2,015	1,838
76	1,300	1,638	1,808	1,654	1,668	1,847	1,692	1,444	1,820	2,010	1,838	1,854	2,053	1,880
77	1,328	1,673	1,847	1,690	1,704	1,881	1,728	1,476	1,859	2,053	1,877	1,894	2,090	1,920
78	1,354	1,705	1,881	1,722	1,738	1,910	1,762	1,503	1,895	2,090	1,914	1,930	2,122	1,957
79	1,377	1,734	1,912	1,753	1,768	1,936	1,792	1,530	1,928	2,125	1,947	1,964	2,151	1,991
80	1,399	1,763	1,937	1,780	1,797	1,961	1,822	1,554	1,959	2,152	1,978	1,995	2,178	2,023
81	1,419	1,789	1,962	1,806	1,822	1,986	1,847	1,577	1,987	2,179	2,007	2,024	2,207	2,053
82	1,438	1,813	1,986	1,830	1,846	2,011	1,872	1,598	2,014	2,206	2,034	2,052	2,234	2,081
83	1,457	1,836	2,008	1,854	1,870	2,036	1,896	1,619	2,040	2,231	2,060	2,078	2,262	2,107
84	1,475	1,858	2,030	1,877	1,894	2,059	1,920	1,638	2,066	2,256	2,086	2,104	2,288	2,134
85	1,493	1,881	2,052	1,899	1,916	2,082	1,942	1,658	2,090	2,279	2,110	2,129	2,314	2,158
86	1,509	1,902	2,071	1,920	1,937	2,104	1,964	1,677	2,113	2,302	2,134	2,152	2,338	2,182
87	1,525	1,922	2,091	1,941	1,958	2,125	1,985	1,694	2,135	2,323	2,157	2,175	2,361	2,206
88	1,540	1,941	2,110	1,961	1,978	2,144	2,006	1,711	2,157	2,345	2,178	2,197	2,382	2,227
89	1,555	1,959	2,128	1,978	1,996	2,163	2,024	1,727	2,178	2,365	2,198	2,218	2,403	2,249
90	1,569	1,977	2,146	1,996	2,014	2,180	2,042	1,742	2,196	2,385	2,218	2,238	2,422	2,269
91	1,582	1,993	2,163	2,013	2,030	2,196	2,058	1,757	2,214	2,404	2,237	2,256	2,441	2,287
92	1,594	2,008	2,179	2,028	2,046	2,211	2,074	1,770	2,231	2,421	2,254	2,273	2,457	2,305
93	1,605	2,022	2,194	2,042	2,060	2,226	2,089	1,783	2,247	2,437	2,270	2,290	2,473	2,321
94	1,615	2,035	2,207	2,055	2,074	2,238	2,102	1,794	2,262	2,451	2,284	2,304	2,486	2,336
95	1,625	2,047	2,218	2,067	2,085	2,249	2,114	1,806	2,275	2,465	2,298	2,317	2,499	2,350
96	1,634	2,059	2,231	2,080	2,098	2,261	2,127	1,816	2,287	2,478	2,310	2,330	2,511	2,362
97	1,644	2,071	2,242	2,091	2,110	2,272	2,140	1,826	2,301	2,492	2,324	2,344	2,525	2,377
98	1,653	2,083	2,255	2,104	2,122	2,284	2,152	1,837	2,315	2,506	2,338	2,358	2,538	2,391
99	1,663	2,096	2,268	2,116	2,135	2,295	2,165	1,849	2,329	2,519	2,352	2,372	2,551	2,405

(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

NEW MEXICO

FOR USE IN NEW MEXICO ZIP CODES: 870-872

FEMALE RATES

Attained Age	Non-Tobacco User							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	992	1,249	1,406	1,262	1,273	1,452	1,291	1,102	1,389	1,562	1,402	1,414	1,613	1,435
66	992	1,249	1,406	1,262	1,273	1,452	1,291	1,102	1,389	1,562	1,402	1,414	1,613	1,435
67	992	1,249	1,406	1,262	1,273	1,452	1,291	1,102	1,389	1,562	1,402	1,414	1,613	1,435
68	1,034	1,302	1,469	1,315	1,327	1,512	1,345	1,148	1,447	1,631	1,461	1,473	1,680	1,493
69	1,080	1,360	1,528	1,374	1,385	1,571	1,406	1,200	1,512	1,699	1,527	1,540	1,746	1,561
70	1,123	1,416	1,586	1,429	1,440	1,629	1,461	1,247	1,571	1,762	1,587	1,602	1,810	1,624
71	1,165	1,469	1,642	1,483	1,496	1,685	1,517	1,295	1,632	1,824	1,648	1,662	1,872	1,685
72	1,206	1,519	1,693	1,534	1,549	1,739	1,569	1,340	1,688	1,881	1,704	1,720	1,931	1,744
73	1,244	1,568	1,740	1,584	1,597	1,785	1,620	1,382	1,741	1,934	1,758	1,774	1,984	1,799
74	1,280	1,613	1,786	1,629	1,643	1,832	1,665	1,421	1,792	1,986	1,810	1,825	2,034	1,851
75	1,312	1,653	1,829	1,669	1,684	1,872	1,708	1,457	1,837	2,032	1,855	1,872	2,081	1,897
76	1,341	1,691	1,868	1,708	1,722	1,908	1,747	1,492	1,879	2,075	1,898	1,914	2,119	1,941
77	1,372	1,728	1,908	1,745	1,759	1,942	1,784	1,524	1,919	2,119	1,939	1,956	2,157	1,983
78	1,398	1,761	1,942	1,778	1,794	1,971	1,819	1,553	1,957	2,157	1,976	1,993	2,191	2,022
79	1,421	1,792	1,975	1,809	1,825	1,999	1,851	1,580	1,991	2,194	2,010	2,028	2,222	2,056
80	1,445	1,820	2,001	1,838	1,854	2,024	1,880	1,606	2,023	2,223	2,043	2,061	2,250	2,090
81	1,466	1,847	2,025	1,865	1,881	2,051	1,908	1,629	2,052	2,251	2,073	2,091	2,279	2,119
82	1,486	1,872	2,050	1,890	1,907	2,077	1,933	1,650	2,081	2,278	2,100	2,119	2,308	2,148
83	1,505	1,896	2,074	1,914	1,931	2,102	1,958	1,672	2,107	2,304	2,127	2,146	2,335	2,176
84	1,524	1,919	2,096	1,939	1,954	2,127	1,983	1,693	2,132	2,329	2,154	2,173	2,364	2,202
85	1,541	1,942	2,119	1,961	1,978	2,151	2,005	1,712	2,157	2,353	2,179	2,198	2,388	2,229
86	1,559	1,963	2,139	1,984	2,001	2,173	2,028	1,731	2,182	2,377	2,204	2,223	2,414	2,253
87	1,575	1,985	2,158	2,005	2,022	2,194	2,049	1,750	2,205	2,400	2,227	2,246	2,438	2,277
88	1,590	2,005	2,179	2,024	2,042	2,214	2,071	1,767	2,227	2,421	2,250	2,269	2,460	2,300
89	1,606	2,024	2,198	2,043	2,061	2,233	2,090	1,784	2,249	2,442	2,271	2,290	2,481	2,322
90	1,621	2,041	2,216	2,061	2,079	2,252	2,109	1,800	2,269	2,462	2,290	2,310	2,501	2,343
91	1,633	2,058	2,233	2,078	2,096	2,269	2,126	1,815	2,287	2,482	2,309	2,329	2,519	2,362
92	1,646	2,074	2,251	2,094	2,112	2,284	2,142	1,829	2,304	2,500	2,327	2,347	2,537	2,380
93	1,658	2,089	2,265	2,109	2,127	2,298	2,157	1,842	2,321	2,517	2,343	2,364	2,554	2,396
94	1,668	2,101	2,278	2,122	2,140	2,311	2,171	1,853	2,335	2,531	2,358	2,379	2,568	2,412
95	1,678	2,114	2,290	2,135	2,154	2,323	2,183	1,864	2,348	2,545	2,371	2,393	2,580	2,426
96	1,687	2,126	2,304	2,147	2,166	2,334	2,196	1,874	2,362	2,559	2,385	2,406	2,594	2,440
97	1,697	2,138	2,316	2,160	2,179	2,347	2,209	1,887	2,376	2,574	2,401	2,421	2,607	2,455
98	1,708	2,152	2,329	2,173	2,192	2,358	2,223	1,897	2,391	2,588	2,414	2,436	2,621	2,470
99	1,718	2,164	2,342	2,185	2,205	2,370	2,235	1,909	2,404	2,601	2,428	2,449	2,633	2,483

(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

NEW MEXICO

FOR USE IN NEW MEXICO ZIP CODES: ALL EXCEPT 870-872

FEMALE RATES

Attained Age	Non-Tobacco User										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	835	1,052	1,184	1,062	1,072	1,222	1,087	928	1,170	1,315	1,181	1,190	1,358	1,208						
66	835	1,052	1,184	1,062	1,072	1,222	1,087	928	1,170	1,315	1,181	1,190	1,358	1,208						
67	835	1,052	1,184	1,062	1,072	1,222	1,087	928	1,170	1,315	1,181	1,190	1,358	1,208						
68	870	1,097	1,237	1,107	1,118	1,274	1,133	966	1,218	1,374	1,230	1,241	1,414	1,258						
69	910	1,146	1,286	1,157	1,166	1,323	1,184	1,010	1,274	1,430	1,286	1,297	1,470	1,314						
70	946	1,192	1,335	1,203	1,213	1,372	1,230	1,050	1,323	1,484	1,337	1,349	1,524	1,367						
71	981	1,237	1,382	1,249	1,260	1,419	1,278	1,090	1,374	1,536	1,388	1,399	1,577	1,419						
72	1,015	1,279	1,426	1,292	1,304	1,464	1,322	1,128	1,422	1,584	1,435	1,448	1,626	1,469						
73	1,047	1,320	1,466	1,334	1,345	1,503	1,364	1,164	1,466	1,629	1,481	1,494	1,670	1,515						
74	1,078	1,358	1,504	1,372	1,383	1,542	1,402	1,197	1,509	1,672	1,524	1,537	1,713	1,558						
75	1,105	1,392	1,540	1,406	1,418	1,577	1,438	1,227	1,547	1,711	1,562	1,576	1,752	1,598						
76	1,130	1,424	1,573	1,438	1,450	1,606	1,471	1,256	1,582	1,747	1,598	1,612	1,785	1,634						
77	1,155	1,455	1,606	1,470	1,482	1,635	1,502	1,283	1,616	1,785	1,633	1,647	1,817	1,670						
78	1,178	1,483	1,635	1,498	1,510	1,660	1,532	1,308	1,648	1,817	1,664	1,678	1,845	1,702						
79	1,197	1,509	1,663	1,523	1,537	1,683	1,558	1,330	1,677	1,847	1,693	1,708	1,871	1,731						
80	1,217	1,533	1,685	1,548	1,562	1,705	1,583	1,352	1,703	1,872	1,720	1,735	1,894	1,760						
81	1,234	1,555	1,706	1,570	1,584	1,727	1,606	1,372	1,728	1,895	1,746	1,761	1,919	1,785						
82	1,251	1,576	1,726	1,591	1,606	1,749	1,628	1,390	1,752	1,918	1,769	1,784	1,943	1,809						
83	1,267	1,597	1,746	1,612	1,626	1,770	1,649	1,408	1,774	1,940	1,791	1,807	1,966	1,832						
84	1,283	1,616	1,765	1,633	1,646	1,791	1,670	1,426	1,795	1,962	1,814	1,830	1,990	1,854						
85	1,298	1,635	1,784	1,651	1,666	1,811	1,689	1,442	1,817	1,982	1,835	1,851	2,011	1,877						
86	1,313	1,653	1,802	1,670	1,685	1,830	1,708	1,458	1,838	2,002	1,856	1,872	2,033	1,898						
87	1,326	1,671	1,818	1,688	1,702	1,847	1,726	1,474	1,857	2,021	1,875	1,891	2,053	1,918						
88	1,339	1,688	1,835	1,704	1,719	1,865	1,744	1,488	1,875	2,038	1,894	1,910	2,071	1,937						
89	1,352	1,704	1,851	1,720	1,735	1,881	1,760	1,502	1,894	2,056	1,912	1,928	2,090	1,955						
90	1,365	1,718	1,866	1,735	1,750	1,896	1,776	1,516	1,910	2,074	1,929	1,946	2,106	1,973						
91	1,375	1,733	1,881	1,750	1,765	1,910	1,790	1,529	1,926	2,090	1,944	1,962	2,122	1,989						
92	1,386	1,746	1,895	1,763	1,778	1,923	1,804	1,540	1,940	2,106	1,959	1,977	2,137	2,004						
93	1,396	1,759	1,907	1,776	1,791	1,935	1,816	1,551	1,954	2,119	1,973	1,990	2,150	2,018						
94	1,405	1,770	1,918	1,787	1,802	1,946	1,828	1,561	1,966	2,131	1,986	2,003	2,162	2,031						
95	1,413	1,780	1,929	1,798	1,814	1,956	1,838	1,570	1,978	2,143	1,997	2,015	2,173	2,043						
96	1,421	1,790	1,940	1,808	1,824	1,966	1,850	1,578	1,989	2,155	2,009	2,026	2,185	2,054						
97	1,429	1,801	1,950	1,819	1,835	1,976	1,860	1,589	2,001	2,167	2,022	2,038	2,195	2,067						
98	1,438	1,812	1,962	1,830	1,846	1,986	1,872	1,598	2,014	2,179	2,033	2,051	2,207	2,080						
99	1,446	1,822	1,972	1,840	1,857	1,996	1,882	1,607	2,025	2,190	2,045	2,062	2,218	2,091						

(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

NEW MEXICO

FOR USE IN NEW MEXICO ZIP CODES: 870-872

MALE RATES

Attained Age	Non-Tobacco User										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	95.08	119.67	134.67	121.00	122.00	139.08	123.67	105.58	133.08	149.67	134.33	135.50	154.50	137.42						
66	95.08	119.67	134.67	121.00	122.00	139.08	123.67	105.58	133.08	149.67	134.33	135.50	154.50	137.42						
67	95.08	119.67	134.67	121.00	122.00	139.08	123.67	105.58	133.08	149.67	134.33	135.50	154.50	137.42						
68	99.00	124.75	140.67	126.00	127.08	144.92	128.92	110.08	138.67	156.33	140.00	141.25	161.00	143.25						
69	103.50	130.33	146.50	131.67	132.83	150.58	134.67	115.00	144.92	162.67	146.33	147.58	167.25	149.67						
70	107.58	135.50	152.00	136.92	138.17	156.08	140.00	119.58	150.67	168.75	152.17	153.50	173.42	155.67						
71	111.67	140.67	157.33	142.08	143.33	161.50	145.33	124.17	156.42	174.83	157.92	159.25	179.50	161.58						
72	115.50	145.58	162.33	147.00	148.33	166.58	150.42	128.42	161.83	180.25	163.42	164.83	185.00	167.08						
73	119.25	150.17	166.83	151.67	153.00	171.17	155.17	132.42	166.92	185.42	168.58	170.08	190.08	172.33						
74	122.67	154.50	171.25	156.00	157.42	175.42	159.58	136.25	171.75	190.33	173.42	175.00	195.00	177.33						
75	125.75	158.42	175.25	160.08	161.33	179.50	163.75	139.75	176.08	194.75	177.83	179.42	199.42	181.83						
76	128.67	162.08	178.92	163.75	165.08	182.83	167.42	142.92	180.08	198.83	181.83	183.42	203.17	186.08						
77	131.42	165.50	182.83	167.17	168.67	186.08	171.00	146.08	184.00	203.17	185.75	187.42	206.75	190.00						
78	133.92	168.67	186.08	170.42	171.92	189.00	174.33	148.75	187.58	206.75	189.33	190.92	209.92	193.67						
79	136.25	171.67	189.25	173.42	175.00	191.58	177.33	151.42	190.83	210.25	192.67	194.33	212.92	197.08						
80	138.50	174.50	191.67	176.17	177.83	194.00	180.25	153.83	193.92	213.00	195.75	197.42	215.58	200.25						
81	140.42	177.00	194.08	178.75	180.25	196.58	182.83	156.00	196.67	215.67	198.67	200.33	218.42	203.17						
82	142.33	179.42	196.50	181.17	182.75	199.00	185.25	158.17	199.33	218.25	201.25	203.08	221.08	205.92						
83	144.17	181.67	198.75	183.42	185.00	201.50	187.67	160.25	201.92	220.83	203.83	205.58	223.92	208.50						
84	146.00	183.92	200.92	185.75	187.42	203.75	190.00	162.17	204.42	223.25	206.42	208.25	226.42	211.17						
85	147.75	186.08	203.08	187.92	189.58	206.08	192.25	164.08	206.75	225.58	208.83	210.67	228.92	213.58						
86	149.33	188.17	205.00	190.00	191.67	208.25	194.33	165.92	209.08	227.75	211.17	213.00	231.33	216.00						
87	150.92	190.17	206.92	192.08	193.75	210.25	196.42	167.67	211.33	229.92	213.42	215.25	233.58	218.25						
88	152.42	192.08	208.83	194.00	195.67	212.17	198.50	169.33	213.42	232.00	215.58	217.42	235.75	220.42						
89	153.92	193.92	210.58	195.75	197.50	214.08	200.33	170.92	215.50	234.00	217.58	219.42	237.83	222.50						
90	155.25	195.58	212.33	197.50	199.25	215.75	202.00	172.42	217.33	236.00	219.50	221.42	239.75	224.50						
91	156.50	197.17	214.08	199.17	200.92	217.33	203.67	173.83	219.17	237.92	221.33	223.25	241.50	226.33						
92	157.67	198.75	215.67	200.67	202.42	218.83	205.25	175.17	220.83	239.58	223.00	224.92	243.08	228.08						
93	158.83	200.17	217.08	202.00	203.83	220.25	206.67	176.50	222.42	241.17	224.58	226.58	244.67	229.67						
94	159.83	201.42	218.42	203.42	205.17	221.50	208.08	177.58	223.83	242.58	226.00	228.00	246.08	231.17						
95	160.75	202.58	219.50	204.58	206.33	222.50	209.25	178.67	225.17	243.92	227.33	229.25	247.33	232.50						
96	161.75	203.75	220.83	205.83	207.58	223.75	210.50	179.75	226.33	245.25	228.67	230.58	248.50	233.75						
97	162.67	205.00	221.92	206.92	208.83	224.83	211.75	180.75	227.67	246.58	230.00	232.00	249.83	235.17						
98	163.58	206.17	223.17	208.25	210.00	226.00	213.00	181.75	229.08	248.00	231.33	233.42	251.08	236.67						
99	164.58	207.42	224.42	209.42	211.33	227.17	214.25	182.92	230.42	249.33	232.75	234.75	252.50	238.00						

(Add \$25 One-time Policy Fee)

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

NEW MEXICO

FOR USE IN NEW MEXICO ZIP CODES: ALL EXCEPT 870-872

MALE RATES

Attained Age	Non-Tobacco User										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	80.08	100.83	113.42	101.83	102.75	117.17	104.17	88.92	112.08	126.08	113.17	114.17	130.17	115.75						
66	80.08	100.83	113.42	101.83	102.75	117.17	104.17	88.92	112.08	126.08	113.17	114.17	130.17	115.75						
67	80.08	100.83	113.42	101.83	102.75	117.17	104.17	88.92	112.08	126.08	113.17	114.17	130.17	115.75						
68	83.42	105.08	118.50	106.17	107.00	122.00	108.50	92.67	116.83	131.67	117.83	118.92	135.58	120.58						
69	87.17	109.75	123.33	110.83	111.83	126.83	113.42	96.83	122.00	137.00	123.17	124.25	140.83	126.08						
70	90.58	114.17	128.00	115.25	116.33	131.50	117.83	100.67	126.83	142.17	128.17	129.25	146.08	131.08						
71	94.08	118.50	132.50	119.67	120.75	136.00	122.42	104.50	131.75	147.17	133.00	134.17	151.17	136.08						
72	97.25	122.58	136.67	123.83	124.92	140.25	126.67	108.17	136.25	151.83	137.58	138.83	155.83	140.75						
73	100.42	126.50	140.50	127.75	128.83	144.17	130.67	111.50	140.50	156.17	141.92	143.17	160.08	145.17						
74	103.25	130.17	144.17	131.42	132.50	147.75	134.42	114.75	144.58	160.25	146.08	147.33	164.17	149.33						
75	105.83	133.42	147.58	134.83	135.83	151.17	137.83	117.67	148.25	164.00	149.75	151.08	167.92	153.17						
76	108.33	136.50	150.67	137.83	139.00	153.92	141.00	120.33	151.67	167.50	153.17	154.50	171.08	156.67						
77	110.67	139.42	153.92	140.83	142.00	156.75	144.00	123.00	154.92	171.08	156.42	157.83	174.17	160.00						
78	112.83	142.08	156.75	143.50	144.83	159.17	146.83	125.25	157.92	174.17	159.50	160.83	176.83	163.08						
79	114.75	144.50	159.33	146.08	147.33	161.33	149.33	127.50	160.67	177.08	162.25	163.67	179.25	165.92						
80	116.58	146.92	161.42	148.33	149.75	163.42	151.83	129.50	163.25	179.33	164.83	166.25	181.50	168.58						
81	118.25	149.08	163.50	150.50	151.83	165.50	153.92	131.42	165.58	181.58	167.25	168.67	183.92	171.08						
82	119.83	151.08	165.50	152.50	153.83	167.58	156.00	133.17	167.83	183.83	169.50	171.00	186.17	173.42						
83	121.42	153.00	167.33	154.50	155.83	169.67	158.00	134.92	170.00	185.92	171.67	173.17	188.50	175.58						
84	122.92	154.83	169.17	156.42	157.83	171.58	160.00	136.50	172.17	188.00	173.83	175.33	190.67	177.83						
85	124.42	156.75	171.00	158.25	159.67	173.50	161.83	138.17	174.17	189.92	175.83	177.42	192.83	179.83						
86	125.75	158.50	172.58	160.00	161.42	175.33	163.67	139.75	176.08	191.83	177.83	179.33	194.83	181.83						
87	127.08	160.17	174.25	161.75	163.17	177.08	165.42	141.17	177.92	193.58	179.75	181.25	196.75	183.83						
88	128.33	161.75	175.83	163.42	164.83	178.67	167.17	142.58	179.75	195.42	181.50	183.08	198.50	185.58						
89	129.58	163.25	177.33	164.83	166.33	180.25	168.67	143.92	181.50	197.08	183.17	184.83	200.25	187.42						
90	130.75	164.75	178.83	166.33	167.83	181.67	170.17	145.17	183.00	198.75	184.83	186.50	201.83	189.08						
91	131.83	166.08	180.25	167.75	169.17	183.00	171.50	146.42	184.50	200.33	186.42	188.00	203.42	190.58						
92	132.83	167.33	181.58	169.00	170.50	184.25	172.83	147.50	185.92	201.75	187.83	189.42	204.75	192.08						
93	133.75	168.50	182.83	170.17	171.67	185.50	174.08	148.58	187.25	203.08	189.17	190.83	206.08	193.42						
94	134.58	169.58	183.92	171.25	172.83	186.50	175.17	149.50	188.50	204.25	190.33	192.00	207.17	194.67						
95	135.42	170.58	184.83	172.25	173.75	187.42	176.17	150.50	189.58	205.42	191.50	193.08	208.25	195.83						
96	136.17	171.58	185.92	173.33	174.83	188.42	177.25	151.33	190.58	206.50	192.50	194.17	209.25	196.83						
97	137.00	172.58	186.83	174.25	175.83	189.33	178.33	152.17	191.75	207.67	193.67	195.33	210.42	198.08						
98	137.75	173.58	187.92	175.33	176.83	190.33	179.33	153.08	192.92	208.83	194.83	196.50	211.50	199.25						
99	138.58	174.67	189.00	176.33	177.92	191.25	180.42	154.08	194.08	209.92	196.00	197.67	212.58	200.42						

(Add \$25 One-time Policy Fee)

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

NEW MEXICO

FOR USE IN NEW MEXICO ZIP CODES: 870-872

FEMALE RATES

Attained Age	Non-Tobacco User										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	82.67	104.08	117.17	105.17	106.08	121.00	107.58	91.83	115.75	130.17	116.83	117.83	134.42	119.58						
66	82.67	104.08	117.17	105.17	106.08	121.00	107.58	91.83	115.75	130.17	116.83	117.83	134.42	119.58						
67	82.67	104.08	117.17	105.17	106.08	121.00	107.58	91.83	115.75	130.17	116.83	117.83	134.42	119.58						
68	86.17	108.50	122.42	109.58	110.58	126.00	112.08	95.67	120.58	135.92	121.75	122.75	140.00	124.42						
69	90.00	113.33	127.33	114.50	115.42	130.92	117.17	100.00	126.00	141.58	127.25	128.33	145.50	130.08						
70	93.58	118.00	132.17	119.08	120.00	135.75	121.75	103.92	130.92	146.83	132.25	133.50	150.83	135.33						
71	97.08	122.42	136.83	123.58	124.67	140.42	126.42	107.92	136.00	152.00	137.33	138.50	156.00	140.42						
72	100.50	126.58	141.08	127.83	129.08	144.92	130.75	111.67	140.67	156.75	142.00	143.33	160.92	145.33						
73	103.67	130.67	145.00	132.00	133.08	148.75	135.00	115.17	145.08	161.17	146.50	147.83	165.33	149.92						
74	106.67	134.42	148.83	135.75	136.92	152.67	138.75	118.42	149.33	165.50	150.83	152.08	169.50	154.25						
75	109.33	137.75	152.42	139.08	140.33	156.00	142.33	121.42	153.08	169.33	154.58	156.00	173.42	158.08						
76	111.75	140.92	155.67	142.33	143.50	159.00	145.58	124.33	156.58	172.92	158.17	159.50	176.58	161.75						
77	114.33	144.00	159.00	145.42	146.58	161.83	148.67	127.00	159.92	176.58	161.58	163.00	179.75	165.25						
78	116.50	146.75	161.83	148.17	149.50	164.25	151.58	129.42	163.08	179.75	164.67	166.08	182.58	168.50						
79	118.42	149.33	164.58	150.75	152.08	166.58	154.25	131.67	165.92	182.83	167.50	169.00	185.17	171.33						
80	120.42	151.67	166.75	153.17	154.50	168.67	156.67	133.83	168.58	185.25	170.25	171.75	187.50	174.17						
81	122.17	153.92	168.75	155.42	156.75	170.92	159.00	135.75	171.00	187.58	172.75	174.25	189.92	176.58						
82	123.83	156.00	170.83	157.50	158.92	173.08	161.08	137.50	173.42	189.83	175.00	176.58	192.33	179.00						
83	125.42	158.00	172.83	159.50	160.92	175.17	163.17	139.33	175.58	192.00	177.25	178.83	194.58	181.33						
84	127.00	159.92	174.67	161.58	162.83	177.25	165.25	141.08	177.67	194.08	179.50	181.08	197.00	183.50						
85	128.42	161.83	176.58	163.42	164.83	179.25	167.08	142.67	179.75	196.08	181.58	183.17	199.00	185.75						
86	129.92	163.58	178.25	165.33	166.75	181.08	169.00	144.25	181.83	198.08	183.67	185.25	201.17	187.75						
87	131.25	165.42	179.83	167.08	168.50	182.83	170.75	145.83	183.75	200.00	185.58	187.17	203.17	189.75						
88	132.50	167.08	181.58	168.67	170.17	184.50	172.58	147.25	185.58	201.75	187.50	189.08	205.00	191.67						
89	133.83	168.67	183.17	170.25	171.75	186.08	174.17	148.67	187.42	203.50	189.25	190.83	206.75	193.50						
90	135.08	170.08	184.67	171.75	173.25	187.67	175.75	150.00	189.08	205.17	190.83	192.50	208.42	195.25						
91	136.08	171.50	186.08	173.17	174.67	189.08	177.17	151.25	190.58	206.83	192.42	194.08	209.92	196.83						
92	137.17	172.83	187.58	174.50	176.00	190.33	178.50	152.42	192.00	208.33	193.92	195.58	211.42	198.33						
93	138.17	174.08	188.75	175.75	177.25	191.50	179.75	153.50	193.42	209.75	195.25	197.00	212.83	199.67						
94	139.00	175.08	189.83	176.83	178.33	192.58	180.92	154.42	194.58	210.92	196.50	198.25	214.00	201.00						
95	139.83	176.17	190.83	177.92	179.50	193.58	181.92	155.33	195.67	212.08	197.58	199.42	215.00	202.17						
96	140.58	177.17	192.00	178.92	180.50	194.50	183.00	156.17	196.83	213.25	198.75	200.50	216.17	203.33						
97	141.42	178.17	193.00	180.00	181.58	195.58	184.08	157.25	198.00	214.50	200.08	201.75	217.25	204.58						
98	142.33	179.33	194.08	181.08	182.67	196.50	185.25	158.08	199.25	215.67	201.17	203.00	218.42	205.83						
99	143.17	180.33	195.17	182.08	183.75	197.50	186.25	159.08	200.33	216.75	202.33	204.08	219.42	206.92						

(Add \$25 One-time Policy Fee)

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

NEW MEXICO

FOR USE IN NEW MEXICO ZIP CODES: ALL EXCEPT 870-872

FEMALE RATES

Attained Age	Non-Tobacco User							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	69.58	87.67	98.67	88.50	89.33	101.83	90.58	77.33	97.50	109.58	98.42	99.17	113.17	100.67
66	69.58	87.67	98.67	88.50	89.33	101.83	90.58	77.33	97.50	109.58	98.42	99.17	113.17	100.67
67	69.58	87.67	98.67	88.50	89.33	101.83	90.58	77.33	97.50	109.58	98.42	99.17	113.17	100.67
68	72.50	91.42	103.08	92.25	93.17	106.17	94.42	80.50	101.50	114.50	102.50	103.42	117.83	104.83
69	75.83	95.50	107.17	96.42	97.17	110.25	98.67	84.17	106.17	119.17	107.17	108.08	122.50	109.50
70	78.83	99.33	111.25	100.25	101.08	114.33	102.50	87.50	110.25	123.67	111.42	112.42	127.00	113.92
71	81.75	103.08	115.17	104.08	105.00	118.25	106.50	90.83	114.50	128.00	115.67	116.58	131.42	118.25
72	84.58	106.58	118.83	107.67	108.67	122.00	110.17	94.00	118.50	132.00	119.58	120.67	135.50	122.42
73	87.25	110.00	122.17	111.17	112.08	125.25	113.67	97.00	122.17	135.75	123.42	124.50	139.17	126.25
74	89.83	113.17	125.33	114.33	115.25	128.50	116.83	99.75	125.75	139.33	127.00	128.08	142.75	129.83
75	92.08	116.00	128.33	117.17	118.17	131.42	119.83	102.25	128.92	142.58	130.17	131.33	146.00	133.17
76	94.17	118.67	131.08	119.83	120.83	133.83	122.58	104.67	131.83	145.58	133.17	134.33	148.75	136.17
77	96.25	121.25	133.83	122.50	123.50	136.25	125.17	106.92	134.67	148.75	136.08	137.25	151.42	139.17
78	98.17	123.58	136.25	124.83	125.83	138.33	127.67	109.00	137.33	151.42	138.67	139.83	153.75	141.83
79	99.75	125.75	138.58	126.92	128.08	140.25	129.83	110.83	139.75	153.92	141.08	142.33	155.92	144.25
80	101.42	127.75	140.42	129.00	130.17	142.08	131.92	112.67	141.92	156.00	143.33	144.58	157.83	146.67
81	102.83	129.58	142.17	130.83	132.00	143.92	133.83	114.33	144.00	157.92	145.50	146.75	159.92	148.75
82	104.25	131.33	143.83	132.58	133.83	145.75	135.67	115.83	146.00	159.83	147.42	148.67	161.92	150.75
83	105.58	133.08	145.50	134.33	135.50	147.50	137.42	117.33	147.83	161.67	149.25	150.58	163.83	152.67
84	106.92	134.67	147.08	136.08	137.17	149.25	139.17	118.83	149.58	163.50	151.17	152.50	165.83	154.50
85	108.17	136.25	148.67	137.58	138.83	150.92	140.75	120.17	151.42	165.17	152.92	154.25	167.58	156.42
86	109.42	137.75	150.17	139.17	140.42	152.50	142.33	121.50	153.17	166.83	154.67	156.00	169.42	158.17
87	110.50	139.25	151.50	140.67	141.83	153.92	143.83	122.83	154.75	168.42	156.25	157.58	171.08	159.83
88	111.58	140.67	152.92	142.00	143.25	155.42	145.33	124.00	156.25	169.83	157.83	159.17	172.58	161.42
89	112.67	142.00	154.25	143.33	144.58	156.75	146.67	125.17	157.83	171.33	159.33	160.67	174.17	162.92
90	113.75	143.17	155.50	144.58	145.83	158.00	148.00	126.33	159.17	172.83	160.75	162.17	175.50	164.42
91	114.58	144.42	156.75	145.83	147.08	159.17	149.17	127.42	160.50	174.17	162.00	163.50	176.83	165.75
92	115.50	145.50	157.92	146.92	148.17	160.25	150.33	128.33	161.67	175.50	163.25	164.75	178.08	167.00
93	116.33	146.58	158.92	148.00	149.25	161.25	151.33	129.25	162.83	176.58	164.42	165.83	179.17	168.17
94	117.08	147.50	159.83	148.92	150.17	162.17	152.33	130.08	163.83	177.58	165.50	166.92	180.17	169.25
95	117.75	148.33	160.75	149.83	151.17	163.00	153.17	130.83	164.83	178.58	166.42	167.92	181.08	170.25
96	118.42	149.17	161.67	150.67	152.00	163.83	154.17	131.50	165.75	179.58	167.42	168.83	182.08	171.17
97	119.08	150.08	162.50	151.58	152.92	164.67	155.00	132.42	166.75	180.58	168.50	169.83	182.92	172.25
98	119.83	151.00	163.50	152.50	153.83	165.50	156.00	133.17	167.83	181.58	169.42	170.92	183.92	173.33
99	120.50	151.83	164.33	153.33	154.75	166.33	156.83	133.92	168.75	182.50	170.42	171.83	184.83	174.25

(Add \$25 One-time Policy Fee)