

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

OHIO

FOR USE IN OHIO ZIP CODES: 434-436, 440-445, 450-454

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,349	1,699	1,911	1,716	1,731	1,974	1,756	65	1,498	1,889	2,124	1,907	1,924	2,193	1,951
66	1,349	1,699	1,911	1,716	1,731	1,974	1,756	66	1,498	1,889	2,124	1,907	1,924	2,193	1,951
67	1,349	1,699	1,911	1,716	1,731	1,974	1,756	67	1,498	1,889	2,124	1,907	1,924	2,193	1,951
68	1,405	1,770	1,997	1,787	1,803	2,056	1,830	68	1,561	1,968	2,218	1,988	2,006	2,285	2,032
69	1,469	1,850	2,079	1,869	1,885	2,137	1,911	69	1,633	2,056	2,309	2,077	2,094	2,374	2,124
70	1,527	1,924	2,157	1,943	1,960	2,216	1,988	70	1,696	2,138	2,395	2,159	2,178	2,461	2,208
71	1,586	1,997	2,232	2,017	2,035	2,291	2,062	71	1,762	2,219	2,480	2,242	2,261	2,547	2,293
72	1,639	2,066	2,303	2,086	2,105	2,365	2,135	72	1,822	2,296	2,558	2,319	2,339	2,626	2,372
73	1,693	2,133	2,368	2,154	2,172	2,429	2,203	73	1,881	2,369	2,630	2,392	2,413	2,697	2,447
74	1,741	2,193	2,430	2,214	2,233	2,491	2,265	74	1,934	2,438	2,701	2,461	2,482	2,767	2,517
75	1,784	2,248	2,487	2,271	2,290	2,547	2,323	75	1,982	2,499	2,764	2,522	2,546	2,830	2,581
76	1,826	2,301	2,539	2,323	2,343	2,595	2,375	76	2,029	2,556	2,822	2,581	2,604	2,882	2,640
77	1,865	2,350	2,595	2,373	2,393	2,642	2,428	77	2,072	2,610	2,882	2,637	2,659	2,934	2,696
78	1,902	2,394	2,642	2,419	2,440	2,682	2,474	78	2,111	2,662	2,934	2,688	2,711	2,980	2,748
79	1,934	2,437	2,685	2,461	2,482	2,718	2,517	79	2,149	2,708	2,983	2,734	2,757	3,021	2,796
80	1,966	2,477	2,721	2,500	2,522	2,753	2,558	80	2,183	2,752	3,022	2,779	2,802	3,059	2,841
81	1,993	2,512	2,754	2,537	2,558	2,790	2,595	81	2,214	2,791	3,060	2,819	2,842	3,099	2,882
82	2,019	2,546	2,789	2,570	2,594	2,825	2,628	82	2,245	2,829	3,098	2,856	2,881	3,138	2,922
83	2,046	2,578	2,820	2,604	2,626	2,859	2,663	83	2,273	2,864	3,133	2,893	2,918	3,177	2,960
84	2,071	2,609	2,852	2,637	2,659	2,892	2,696	84	2,302	2,900	3,168	2,930	2,954	3,214	2,997
85	2,097	2,642	2,881	2,667	2,691	2,924	2,728	85	2,330	2,934	3,201	2,963	2,989	3,250	3,031
86	2,119	2,671	2,910	2,696	2,721	2,954	2,757	86	2,354	2,967	3,233	2,997	3,022	3,283	3,066
87	2,142	2,699	2,937	2,726	2,750	2,983	2,787	87	2,379	2,999	3,263	3,028	3,056	3,315	3,098
88	2,163	2,726	2,963	2,753	2,776	3,011	2,816	88	2,403	3,028	3,293	3,059	3,086	3,345	3,128
89	2,185	2,752	2,988	2,779	2,804	3,038	2,842	89	2,427	3,058	3,321	3,088	3,114	3,375	3,158
90	2,204	2,775	3,015	2,804	2,827	3,061	2,869	90	2,448	3,085	3,350	3,115	3,143	3,402	3,186
91	2,222	2,799	3,038	2,826	2,852	3,085	2,891	91	2,468	3,109	3,377	3,142	3,168	3,428	3,213
92	2,239	2,820	3,060	2,848	2,873	3,106	2,913	92	2,486	3,133	3,400	3,165	3,193	3,450	3,236
93	2,253	2,840	3,080	2,869	2,893	3,126	2,933	93	2,503	3,156	3,422	3,187	3,215	3,472	3,259
94	2,268	2,858	3,099	2,888	2,912	3,144	2,952	94	2,520	3,176	3,443	3,207	3,235	3,491	3,280
95	2,282	2,875	3,115	2,902	2,928	3,158	2,969	95	2,536	3,195	3,462	3,226	3,254	3,509	3,300
96	2,295	2,892	3,133	2,920	2,946	3,175	2,987	96	2,550	3,213	3,481	3,246	3,273	3,527	3,319
97	2,309	2,910	3,149	2,937	2,963	3,192	3,005	97	2,565	3,232	3,500	3,264	3,292	3,546	3,339
98	2,322	2,926	3,167	2,954	2,981	3,207	3,022	98	2,580	3,252	3,520	3,283	3,312	3,564	3,359
99	2,335	2,943	3,185	2,972	2,999	3,224	3,040	99	2,596	3,271	3,539	3,303	3,331	3,583	3,378

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 10/08 OH

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

OHIO

FOR USE IN OHIO ZIP CODES: ALL EXCEPT 434-436, 440-445, 450-454

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,221	1,537	1,729	1,552	1,567	1,786	1,588	65	1,356	1,709	1,922	1,725	1,740	1,985	1,765
66	1,221	1,537	1,729	1,552	1,567	1,786	1,588	66	1,356	1,709	1,922	1,725	1,740	1,985	1,765
67	1,221	1,537	1,729	1,552	1,567	1,786	1,588	67	1,356	1,709	1,922	1,725	1,740	1,985	1,765
68	1,271	1,602	1,807	1,617	1,631	1,860	1,656	68	1,413	1,780	2,006	1,798	1,815	2,067	1,838
69	1,329	1,674	1,881	1,691	1,705	1,933	1,729	69	1,477	1,860	2,089	1,879	1,894	2,148	1,922
70	1,381	1,740	1,951	1,758	1,774	2,005	1,798	70	1,534	1,934	2,167	1,953	1,970	2,227	1,998
71	1,435	1,807	2,020	1,825	1,841	2,073	1,866	71	1,594	2,007	2,244	2,028	2,045	2,305	2,075
72	1,483	1,870	2,083	1,888	1,905	2,139	1,931	72	1,648	2,078	2,314	2,099	2,117	2,376	2,146
73	1,531	1,929	2,142	1,948	1,966	2,197	1,993	73	1,701	2,143	2,380	2,164	2,183	2,441	2,214
74	1,575	1,985	2,198	2,004	2,021	2,253	2,049	74	1,750	2,206	2,443	2,227	2,246	2,503	2,277
75	1,614	2,034	2,251	2,055	2,072	2,305	2,101	75	1,794	2,261	2,500	2,282	2,304	2,560	2,335
76	1,652	2,081	2,297	2,101	2,119	2,347	2,149	76	1,835	2,312	2,554	2,335	2,356	2,608	2,388
77	1,687	2,126	2,347	2,147	2,165	2,390	2,196	77	1,874	2,362	2,608	2,385	2,405	2,654	2,440
78	1,720	2,166	2,390	2,189	2,208	2,426	2,238	78	1,910	2,408	2,654	2,432	2,453	2,696	2,486
79	1,750	2,205	2,429	2,227	2,246	2,460	2,277	79	1,945	2,450	2,699	2,474	2,495	2,733	2,530
80	1,778	2,241	2,461	2,262	2,282	2,491	2,314	80	1,975	2,490	2,734	2,515	2,536	2,767	2,571
81	1,803	2,272	2,492	2,295	2,314	2,524	2,347	81	2,004	2,525	2,768	2,551	2,572	2,803	2,608
82	1,827	2,304	2,523	2,326	2,347	2,556	2,378	82	2,031	2,559	2,803	2,584	2,607	2,840	2,644
83	1,852	2,332	2,552	2,356	2,376	2,587	2,409	83	2,057	2,592	2,835	2,617	2,640	2,875	2,678
84	1,873	2,361	2,580	2,385	2,405	2,616	2,440	84	2,082	2,624	2,866	2,651	2,672	2,908	2,711
85	1,897	2,390	2,607	2,413	2,435	2,646	2,468	85	2,108	2,654	2,897	2,681	2,705	2,940	2,743
86	1,917	2,417	2,632	2,440	2,461	2,672	2,495	86	2,130	2,685	2,925	2,711	2,734	2,971	2,774
87	1,938	2,442	2,657	2,466	2,488	2,699	2,521	87	2,153	2,713	2,953	2,740	2,765	2,999	2,803
88	1,957	2,466	2,681	2,491	2,512	2,725	2,548	88	2,175	2,740	2,979	2,767	2,792	3,027	2,830
89	1,977	2,490	2,704	2,515	2,537	2,748	2,572	89	2,195	2,766	3,005	2,794	2,818	3,053	2,858
90	1,994	2,511	2,727	2,537	2,557	2,769	2,595	90	2,214	2,791	3,031	2,819	2,843	3,078	2,882
91	2,010	2,533	2,748	2,556	2,580	2,791	2,615	91	2,233	2,813	3,055	2,842	2,866	3,102	2,907
92	2,025	2,552	2,768	2,576	2,599	2,810	2,635	92	2,250	2,835	3,076	2,863	2,889	3,122	2,928
93	2,039	2,570	2,786	2,595	2,617	2,828	2,653	93	2,265	2,856	3,096	2,883	2,909	3,142	2,949
94	2,052	2,586	2,803	2,613	2,634	2,844	2,670	94	2,280	2,874	3,115	2,901	2,927	3,159	2,968
95	2,064	2,601	2,819	2,626	2,650	2,858	2,687	95	2,294	2,891	3,132	2,918	2,944	3,175	2,986
96	2,077	2,616	2,835	2,642	2,666	2,873	2,703	96	2,308	2,907	3,149	2,936	2,961	3,191	3,003
97	2,089	2,632	2,849	2,657	2,681	2,888	2,719	97	2,321	2,924	3,166	2,954	2,978	3,208	3,021
98	2,100	2,648	2,865	2,672	2,697	2,901	2,734	98	2,334	2,942	3,184	2,971	2,996	3,224	3,039
99	2,113	2,663	2,881	2,689	2,713	2,917	2,750	99	2,348	2,959	3,202	2,989	3,013	3,241	3,056

(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 10/1/08

OHIO

FOR USE IN OHIO ZIP CODES: 434-436, 440-445, 450-454

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,173	1,477	1,662	1,492	1,506	1,716	1,527	65	1,304	1,642	1,848	1,658	1,673	1,908	1,696
66	1,173	1,477	1,662	1,492	1,506	1,716	1,527	66	1,304	1,642	1,848	1,658	1,673	1,908	1,696
67	1,173	1,477	1,662	1,492	1,506	1,716	1,527	67	1,304	1,642	1,848	1,658	1,673	1,908	1,696
68	1,222	1,540	1,737	1,556	1,569	1,787	1,590	68	1,359	1,712	1,929	1,727	1,743	1,988	1,766
69	1,277	1,610	1,807	1,624	1,638	1,859	1,662	69	1,420	1,787	2,009	1,805	1,821	2,065	1,846
70	1,327	1,674	1,874	1,689	1,704	1,927	1,727	70	1,474	1,859	2,084	1,877	1,893	2,140	1,920
71	1,379	1,737	1,941	1,755	1,768	1,993	1,794	71	1,531	1,930	2,157	1,949	1,966	2,214	1,993
72	1,425	1,797	2,001	1,814	1,831	2,056	1,855	72	1,584	1,997	2,225	2,016	2,033	2,284	2,062
73	1,471	1,853	2,059	1,872	1,889	2,111	1,915	73	1,635	2,060	2,287	2,080	2,098	2,345	2,127
74	1,513	1,908	2,114	1,927	1,943	2,165	1,970	74	1,682	2,119	2,349	2,140	2,158	2,407	2,188
75	1,551	1,956	2,163	1,974	1,992	2,214	2,019	75	1,724	2,174	2,403	2,195	2,213	2,460	2,244
76	1,587	1,999	2,208	2,019	2,037	2,256	2,066	76	1,764	2,223	2,454	2,245	2,264	2,506	2,295
77	1,621	2,044	2,256	2,064	2,081	2,296	2,109	77	1,802	2,270	2,506	2,293	2,313	2,552	2,344
78	1,654	2,083	2,296	2,103	2,121	2,332	2,153	78	1,836	2,314	2,552	2,336	2,356	2,590	2,391
79	1,682	2,119	2,335	2,139	2,158	2,365	2,188	79	1,869	2,354	2,595	2,377	2,398	2,627	2,431
80	1,708	2,154	2,366	2,175	2,193	2,394	2,224	80	1,899	2,392	2,628	2,415	2,438	2,660	2,471
81	1,734	2,185	2,395	2,206	2,225	2,427	2,256	81	1,927	2,428	2,662	2,451	2,473	2,695	2,506
82	1,757	2,213	2,424	2,234	2,254	2,457	2,286	82	1,952	2,460	2,694	2,483	2,505	2,730	2,540
83	1,780	2,243	2,452	2,264	2,284	2,486	2,315	83	1,977	2,492	2,725	2,516	2,538	2,763	2,574
84	1,802	2,270	2,479	2,293	2,312	2,516	2,344	84	2,001	2,521	2,754	2,547	2,569	2,794	2,605
85	1,822	2,296	2,505	2,319	2,339	2,542	2,372	85	2,025	2,552	2,784	2,577	2,600	2,825	2,637
86	1,844	2,322	2,531	2,345	2,366	2,569	2,398	86	2,048	2,581	2,811	2,606	2,628	2,855	2,665
87	1,863	2,348	2,554	2,371	2,391	2,595	2,423	87	2,070	2,607	2,838	2,634	2,657	2,882	2,693
88	1,882	2,371	2,577	2,393	2,414	2,619	2,449	88	2,090	2,634	2,862	2,660	2,683	2,910	2,721
89	1,899	2,393	2,600	2,415	2,438	2,642	2,471	89	2,109	2,659	2,889	2,685	2,708	2,934	2,746
90	1,917	2,413	2,621	2,438	2,459	2,663	2,495	90	2,128	2,683	2,912	2,709	2,732	2,959	2,771
91	1,931	2,433	2,642	2,458	2,479	2,683	2,515	91	2,146	2,704	2,936	2,731	2,754	2,980	2,793
92	1,947	2,452	2,662	2,477	2,498	2,701	2,533	92	2,163	2,725	2,958	2,752	2,775	3,001	2,815
93	1,960	2,470	2,679	2,495	2,516	2,717	2,550	93	2,178	2,745	2,977	2,771	2,794	3,020	2,834
94	1,973	2,485	2,694	2,511	2,532	2,733	2,567	94	2,192	2,763	2,995	2,789	2,814	3,037	2,853
95	1,983	2,500	2,709	2,524	2,547	2,747	2,583	95	2,205	2,776	3,009	2,805	2,830	3,051	2,870
96	1,996	2,515	2,725	2,539	2,562	2,762	2,597	96	2,217	2,793	3,026	2,821	2,846	3,068	2,885
97	2,008	2,529	2,738	2,555	2,577	2,774	2,612	97	2,231	2,810	3,044	2,839	2,862	3,084	2,902
98	2,019	2,545	2,754	2,569	2,591	2,789	2,628	98	2,244	2,827	3,060	2,855	2,880	3,099	2,920
99	2,031	2,559	2,770	2,585	2,607	2,804	2,644	99	2,258	2,843	3,077	2,872	2,897	3,114	2,937

(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 10/1/08

OHIO

FOR USE IN OHIO ZIP CODES: ALL EXCEPT 434-436, 440-445, 450-454

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,061	1,337	1,504	1,350	1,362	1,552	1,381	65	1,180	1,486	1,672	1,500	1,513	1,726	1,534
66	1,061	1,337	1,504	1,350	1,362	1,552	1,381	66	1,180	1,486	1,672	1,500	1,513	1,726	1,534
67	1,061	1,337	1,504	1,350	1,362	1,552	1,381	67	1,180	1,486	1,672	1,500	1,513	1,726	1,534
68	1,106	1,394	1,571	1,408	1,419	1,617	1,438	68	1,229	1,549	1,745	1,563	1,577	1,798	1,598
69	1,155	1,456	1,635	1,470	1,482	1,682	1,504	69	1,284	1,617	1,817	1,633	1,647	1,869	1,670
70	1,201	1,514	1,696	1,529	1,542	1,743	1,563	70	1,334	1,682	1,886	1,699	1,713	1,936	1,738
71	1,247	1,571	1,757	1,587	1,600	1,803	1,624	71	1,385	1,746	1,951	1,763	1,778	2,004	1,803
72	1,289	1,625	1,811	1,642	1,657	1,860	1,679	72	1,434	1,807	2,013	1,824	1,839	2,066	1,866
73	1,331	1,677	1,863	1,694	1,709	1,910	1,733	73	1,479	1,864	2,069	1,882	1,898	2,121	1,925
74	1,369	1,726	1,912	1,743	1,758	1,959	1,782	74	1,522	1,917	2,125	1,936	1,952	2,177	1,980
75	1,403	1,770	1,957	1,786	1,802	2,004	1,827	75	1,560	1,967	2,175	1,986	2,003	2,226	2,030
76	1,435	1,809	1,998	1,827	1,843	2,042	1,870	76	1,596	2,011	2,220	2,031	2,048	2,268	2,077
77	1,467	1,850	2,042	1,868	1,883	2,078	1,909	77	1,630	2,054	2,268	2,075	2,093	2,309	2,120
78	1,496	1,885	2,078	1,903	1,919	2,110	1,948	78	1,662	2,094	2,309	2,114	2,132	2,344	2,163
79	1,522	1,917	2,113	1,935	1,952	2,139	1,980	79	1,691	2,130	2,347	2,151	2,170	2,377	2,199
80	1,546	1,948	2,140	1,967	1,985	2,166	2,012	80	1,719	2,164	2,378	2,185	2,206	2,406	2,235
81	1,568	1,977	2,167	1,996	2,013	2,195	2,042	81	1,743	2,196	2,408	2,217	2,237	2,439	2,268
82	1,589	2,003	2,194	2,022	2,040	2,223	2,068	82	1,766	2,226	2,438	2,247	2,267	2,470	2,298
83	1,610	2,029	2,218	2,048	2,066	2,250	2,095	83	1,789	2,254	2,465	2,276	2,296	2,499	2,328
84	1,630	2,054	2,243	2,075	2,092	2,276	2,120	84	1,811	2,281	2,492	2,305	2,325	2,528	2,357
85	1,648	2,078	2,267	2,099	2,117	2,300	2,146	85	1,833	2,309	2,518	2,331	2,352	2,556	2,385
86	1,668	2,100	2,290	2,121	2,140	2,325	2,170	86	1,853	2,335	2,543	2,358	2,378	2,583	2,411
87	1,685	2,124	2,310	2,145	2,163	2,347	2,193	87	1,872	2,359	2,568	2,384	2,404	2,608	2,437
88	1,702	2,145	2,331	2,165	2,184	2,369	2,215	88	1,891	2,384	2,590	2,406	2,427	2,632	2,461
89	1,719	2,165	2,352	2,185	2,206	2,390	2,235	89	1,909	2,405	2,613	2,429	2,450	2,654	2,484
90	1,735	2,183	2,371	2,206	2,225	2,409	2,257	90	1,926	2,427	2,634	2,451	2,472	2,677	2,507
91	1,747	2,201	2,390	2,224	2,243	2,427	2,275	91	1,942	2,446	2,656	2,471	2,492	2,696	2,527
92	1,761	2,218	2,408	2,241	2,260	2,443	2,291	92	1,957	2,465	2,676	2,490	2,511	2,715	2,547
93	1,774	2,234	2,423	2,257	2,276	2,459	2,308	93	1,970	2,483	2,693	2,507	2,528	2,732	2,564
94	1,785	2,249	2,438	2,271	2,290	2,473	2,323	94	1,984	2,499	2,709	2,523	2,546	2,747	2,581
95	1,795	2,262	2,451	2,284	2,305	2,485	2,337	95	1,995	2,512	2,723	2,537	2,560	2,761	2,596
96	1,806	2,275	2,465	2,297	2,318	2,499	2,349	96	2,005	2,527	2,738	2,553	2,575	2,776	2,611
97	1,816	2,289	2,478	2,311	2,331	2,510	2,364	97	2,019	2,542	2,754	2,569	2,590	2,790	2,626
98	1,827	2,303	2,492	2,325	2,345	2,523	2,378	98	2,030	2,557	2,768	2,583	2,606	2,803	2,642
99	1,837	2,315	2,506	2,339	2,359	2,537	2,392	99	2,043	2,573	2,784	2,598	2,621	2,818	2,657

(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 10/1/08

OHIO

FOR USE IN OHIO ZIP CODES: 434-436, 440-445, 450-454

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	112.42	141.58	159.25	143.00	144.25	164.50	146.33	65	124.83	157.42	177.00	158.92	160.33	182.75	162.58
66	112.42	141.58	159.25	143.00	144.25	164.50	146.33	66	124.83	157.42	177.00	158.92	160.33	182.75	162.58
67	112.42	141.58	159.25	143.00	144.25	164.50	146.33	67	124.83	157.42	177.00	158.92	160.33	182.75	162.58
68	117.08	147.50	166.42	148.92	150.25	171.33	152.50	68	130.08	164.00	184.83	165.67	167.17	190.42	169.33
69	122.42	154.17	173.25	155.75	157.08	178.08	159.25	69	136.08	171.33	192.42	173.08	174.50	197.83	177.00
70	127.25	160.33	179.75	161.92	163.33	184.67	165.67	70	141.33	178.17	199.58	179.92	181.50	205.08	184.00
71	132.17	166.42	186.00	168.08	169.58	190.92	171.83	71	146.83	184.92	206.67	186.83	188.42	212.25	191.08
72	136.58	172.17	191.92	173.83	175.42	197.08	177.92	72	151.83	191.33	213.17	193.25	194.92	218.83	197.67
73	141.08	177.75	197.33	179.50	181.00	202.42	183.58	73	156.75	197.42	219.17	199.33	201.08	224.75	203.92
74	145.08	182.75	202.50	184.50	186.08	207.58	188.75	74	161.17	203.17	225.08	205.08	206.83	230.58	209.75
75	148.67	187.33	207.25	189.25	190.83	212.25	193.58	75	165.17	208.25	230.33	210.17	212.17	235.83	215.08
76	152.17	191.75	211.58	193.58	195.25	216.25	197.92	76	169.08	213.00	235.17	215.08	217.00	240.17	220.00
77	155.42	195.83	216.25	197.75	199.42	220.17	202.33	77	172.67	217.50	240.17	219.75	221.58	244.50	224.67
78	158.50	199.50	220.17	201.58	203.33	223.50	206.17	78	175.92	221.83	244.50	224.00	225.92	248.33	229.00
79	161.17	203.08	223.75	205.08	206.83	226.50	209.75	79	179.08	225.67	248.58	227.83	229.75	251.75	233.00
80	163.83	206.42	226.75	208.33	210.17	229.42	213.17	80	181.92	229.33	251.83	231.58	233.50	254.92	236.75
81	166.08	209.33	229.50	211.42	213.17	232.50	216.25	81	184.50	232.58	255.00	234.92	236.83	258.25	240.17
82	168.25	212.17	232.42	214.17	216.17	235.42	219.00	82	187.08	235.75	258.17	238.00	240.08	261.50	243.50
83	170.50	214.83	235.00	217.00	218.83	238.25	221.92	83	189.42	238.67	261.08	241.08	243.17	264.75	246.67
84	172.58	217.42	237.67	219.75	221.58	241.00	224.67	84	191.83	241.67	264.00	244.17	246.17	267.83	249.75
85	174.75	220.17	240.08	222.25	224.25	243.67	227.33	85	194.17	244.50	266.75	246.92	249.08	270.83	252.58
86	176.58	222.58	242.50	224.67	226.75	246.17	229.75	86	196.17	247.25	269.42	249.75	251.83	273.58	255.50
87	178.50	224.92	244.75	227.17	229.17	248.58	232.25	87	198.25	249.92	271.92	252.33	254.67	276.25	258.17
88	180.25	227.17	246.92	229.42	231.33	250.92	234.67	88	200.25	252.33	274.42	254.92	257.17	278.75	260.67
89	182.08	229.33	249.00	231.58	233.67	253.17	236.83	89	202.25	254.83	276.75	257.33	259.50	281.25	263.17
90	183.67	231.25	251.25	233.67	235.58	255.08	239.08	90	204.00	257.08	279.17	259.58	261.92	283.50	265.50
91	185.17	233.25	253.17	235.50	237.67	257.08	240.92	91	205.67	259.08	281.42	261.83	264.00	285.67	267.75
92	186.58	235.00	255.00	237.33	239.42	258.83	242.75	92	207.17	261.08	283.33	263.75	266.08	287.50	269.67
93	187.75	236.67	256.67	239.08	241.08	260.50	244.42	93	208.58	263.00	285.17	265.58	267.92	289.33	271.58
94	189.00	238.17	258.25	240.67	242.67	262.00	246.00	94	210.00	264.67	286.92	267.25	269.58	290.92	273.33
95	190.17	239.58	259.58	241.83	244.00	263.17	247.42	95	211.33	266.25	288.50	268.83	271.17	292.42	275.00
96	191.25	241.00	261.08	243.33	245.50	264.58	248.92	96	212.50	267.75	290.08	270.50	272.75	293.92	276.58
97	192.42	242.50	262.42	244.75	246.92	266.00	250.42	97	213.75	269.33	291.67	272.00	274.33	295.50	278.25
98	193.50	243.83	263.92	246.17	248.42	267.25	251.83	98	215.00	271.00	293.33	273.58	276.00	297.00	279.92
99	194.58	245.25	265.42	247.67	249.92	268.67	253.33	99	216.33	272.58	294.92	275.25	277.58	298.58	281.50

(Add \$25 One-time Policy Fee)

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

OHIO

FOR USE IN OHIO ZIP CODES: ALL EXCEPT 434-436, 440-445, 450-454

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	101.75	128.08	144.08	129.33	130.58	148.83	132.33	65	113.00	142.42	160.17	143.75	145.00	165.42	147.08
66	101.75	128.08	144.08	129.33	130.58	148.83	132.33	66	113.00	142.42	160.17	143.75	145.00	165.42	147.08
67	101.75	128.08	144.08	129.33	130.58	148.83	132.33	67	113.00	142.42	160.17	143.75	145.00	165.42	147.08
68	105.92	133.50	150.58	134.75	135.92	155.00	138.00	68	117.75	148.33	167.17	149.83	151.25	172.25	153.17
69	110.75	139.50	156.75	140.92	142.08	161.08	144.08	69	123.08	155.00	174.08	156.58	157.83	179.00	160.17
70	115.08	145.00	162.58	146.50	147.83	167.08	149.83	70	127.83	161.17	180.58	162.75	164.17	185.58	166.50
71	119.58	150.58	168.33	152.08	153.42	172.75	155.50	71	132.83	167.25	187.00	169.00	170.42	192.08	172.92
72	123.58	155.83	173.58	157.33	158.75	178.25	160.92	72	137.33	173.17	192.83	174.92	176.42	198.00	178.83
73	127.58	160.75	178.50	162.33	163.83	183.08	166.08	73	141.75	178.58	198.33	180.33	181.92	203.42	184.50
74	131.25	165.42	183.17	167.00	168.42	187.75	170.75	74	145.83	183.83	203.58	185.58	187.17	208.58	189.75
75	134.50	169.50	187.58	171.25	172.67	192.08	175.08	75	149.50	188.42	208.33	190.17	192.00	213.33	194.58
76	137.67	173.42	191.42	175.08	176.58	195.58	179.08	76	152.92	192.67	212.83	194.58	196.33	217.33	199.00
77	140.58	177.17	195.58	178.92	180.42	199.17	183.00	77	156.17	196.83	217.33	198.75	200.42	221.17	203.33
78	143.33	180.50	199.17	182.42	184.00	202.17	186.50	78	159.17	200.67	221.17	202.67	204.42	224.67	207.17
79	145.83	183.75	202.42	185.58	187.17	205.00	189.75	79	162.08	204.17	224.92	206.17	207.92	227.75	210.83
80	148.17	186.75	205.08	188.50	190.17	207.58	192.83	80	164.58	207.50	227.83	209.58	211.33	230.58	214.25
81	150.25	189.33	207.67	191.25	192.83	210.33	195.58	81	167.00	210.42	230.67	212.58	214.33	233.58	217.33
82	152.25	192.00	210.25	193.83	195.58	213.00	198.17	82	169.25	213.25	233.58	215.33	217.25	236.67	220.33
83	154.33	194.33	212.67	196.33	198.00	215.58	200.75	83	171.42	216.00	236.25	218.08	220.00	239.58	223.17
84	156.08	196.75	215.00	198.75	200.42	218.00	203.33	84	173.50	218.67	238.83	220.92	222.67	242.33	225.92
85	158.08	199.17	217.25	201.08	202.92	220.50	205.67	85	175.67	221.17	241.42	223.42	225.42	245.00	228.58
86	159.75	201.42	219.33	203.33	205.08	222.67	207.92	86	177.50	223.75	243.75	225.92	227.83	247.58	231.17
87	161.50	203.50	221.42	205.50	207.33	224.92	210.08	87	179.42	226.08	246.08	228.33	230.42	249.92	233.58
88	163.08	205.50	223.42	207.58	209.33	227.08	212.33	88	181.25	228.33	248.25	230.58	232.67	252.25	235.83
89	164.75	207.50	225.33	209.58	211.42	229.00	214.33	89	182.92	230.50	250.42	232.83	234.83	254.42	238.17
90	166.17	209.25	227.25	211.42	213.08	230.75	216.25	90	184.50	232.58	252.58	234.92	236.92	256.50	240.17
91	167.50	211.08	229.00	213.00	215.00	232.58	217.92	91	186.08	234.42	254.58	236.83	238.83	258.50	242.25
92	168.75	212.67	230.67	214.67	216.58	234.17	219.58	92	187.50	236.25	256.33	238.58	240.75	260.17	244.00
93	169.92	214.17	232.17	216.25	218.08	235.67	221.08	93	188.75	238.00	258.00	240.25	242.42	261.83	245.75
94	171.00	215.50	233.58	217.75	219.50	237.00	222.50	94	190.00	239.50	259.58	241.75	243.92	263.25	247.33
95	172.00	216.75	234.92	218.83	220.83	238.17	223.92	95	191.17	240.92	261.00	243.17	245.33	264.58	248.83
96	173.08	218.00	236.25	220.17	222.17	239.42	225.25	96	192.33	242.25	262.42	244.67	246.75	265.92	250.25
97	174.08	219.33	237.42	221.42	223.42	240.67	226.58	97	193.42	243.67	263.83	246.17	248.17	267.33	251.75
98	175.00	220.67	238.75	222.67	224.75	241.75	227.83	98	194.50	245.17	265.33	247.58	249.67	268.67	253.25
99	176.08	221.92	240.08	224.08	226.08	243.08	229.17	99	195.67	246.58	266.83	249.08	251.08	270.08	254.67

(Add \$25 One-time Policy Fee)

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

OHIO

FOR USE IN OHIO ZIP CODES: 434-436, 440-445, 450-454

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	97.75	123.08	138.50	124.33	125.50	143.00	127.25	65	108.67	136.83	154.00	138.17	139.42	159.00	141.33
66	97.75	123.08	138.50	124.33	125.50	143.00	127.25	66	108.67	136.83	154.00	138.17	139.42	159.00	141.33
67	97.75	123.08	138.50	124.33	125.50	143.00	127.25	67	108.67	136.83	154.00	138.17	139.42	159.00	141.33
68	101.83	128.33	144.75	129.67	130.75	148.92	132.50	68	113.25	142.67	160.75	143.92	145.25	165.67	147.17
69	106.42	134.17	150.58	135.33	136.50	154.92	138.50	69	118.33	148.92	167.42	150.42	151.75	172.08	153.83
70	110.58	139.50	156.17	140.75	142.00	160.58	143.92	70	122.83	154.92	173.67	156.42	157.75	178.33	160.00
71	114.92	144.75	161.75	146.25	147.33	166.08	149.50	71	127.58	160.83	179.75	162.42	163.83	184.50	166.08
72	118.75	149.75	166.75	151.17	152.58	171.33	154.58	72	132.00	166.42	185.42	168.00	169.42	190.33	171.83
73	122.58	154.42	171.58	156.00	157.42	175.92	159.58	73	136.25	171.67	190.58	173.33	174.83	195.42	177.25
74	126.08	159.00	176.17	160.58	161.92	180.42	164.17	74	140.17	176.58	195.75	178.33	179.83	200.58	182.33
75	129.25	163.00	180.25	164.50	166.00	184.50	168.25	75	143.67	181.17	200.25	182.92	184.42	205.00	187.00
76	132.25	166.58	184.00	168.25	169.75	188.00	172.17	76	147.00	185.25	204.50	187.08	188.67	208.83	191.25
77	135.08	170.33	188.00	172.00	173.42	191.33	175.75	77	150.17	189.17	208.83	191.08	192.75	212.67	195.33
78	137.83	173.58	191.33	175.25	176.75	194.33	179.42	78	153.00	192.83	212.67	194.67	196.33	215.83	199.25
79	140.17	176.58	194.58	178.25	179.83	197.08	182.33	79	155.75	196.17	216.25	198.08	199.83	218.92	202.58
80	142.33	179.50	197.17	181.25	182.75	199.50	185.33	80	158.25	199.33	219.00	201.25	203.17	221.67	205.92
81	144.50	182.08	199.58	183.83	185.42	202.25	188.00	81	160.58	202.33	221.83	204.25	206.08	224.58	208.83
82	146.42	184.42	202.00	186.17	187.83	204.75	190.50	82	162.67	205.00	224.50	206.92	208.75	227.50	211.67
83	148.33	186.92	204.33	188.67	190.33	207.17	192.92	83	164.75	207.67	227.08	209.67	211.50	230.25	214.50
84	150.17	189.17	206.58	191.08	192.67	209.67	195.33	84	166.75	210.08	229.50	212.25	214.08	232.83	217.08
85	151.83	191.33	208.75	193.25	194.92	211.83	197.67	85	168.75	212.67	232.00	214.75	216.67	235.42	219.75
86	153.67	193.50	210.92	195.42	197.17	214.08	199.83	86	170.67	215.08	234.25	217.17	219.00	237.92	222.08
87	155.25	195.67	212.83	197.58	199.25	216.25	201.92	87	172.50	217.25	236.50	219.50	221.42	240.17	224.42
88	156.83	197.58	214.75	199.42	201.17	218.25	204.08	88	174.17	219.50	238.50	221.67	223.58	242.50	226.75
89	158.25	199.42	216.67	201.25	203.17	220.17	205.92	89	175.75	221.58	240.75	223.75	225.67	244.50	228.83
90	159.75	201.08	218.42	203.17	204.92	221.92	207.92	90	177.33	223.58	242.67	225.75	227.67	246.58	230.92
91	160.92	202.75	220.17	204.83	206.58	223.58	209.58	91	178.83	225.33	244.67	227.58	229.50	248.33	232.75
92	162.25	204.33	221.83	206.42	208.17	225.08	211.08	92	180.25	227.08	246.50	229.33	231.25	250.08	234.58
93	163.33	205.83	223.25	207.92	209.67	226.42	212.50	93	181.50	228.75	248.08	230.92	232.83	251.67	236.17
94	164.42	207.08	224.50	209.25	211.00	227.75	213.92	94	182.67	230.25	249.58	232.42	234.50	253.08	237.75
95	165.25	208.33	225.75	210.33	212.25	228.92	215.25	95	183.75	231.33	250.75	233.75	235.83	254.25	239.17
96	166.33	209.58	227.08	211.58	213.50	230.17	216.42	96	184.75	232.75	252.17	235.08	237.17	255.67	240.42
97	167.33	210.75	228.17	212.92	214.75	231.17	217.67	97	185.92	234.17	253.67	236.58	238.50	257.00	241.83
98	168.25	212.08	229.50	214.08	215.92	232.42	219.00	98	187.00	235.58	255.00	237.92	240.00	258.25	243.33
99	169.25	213.25	230.83	215.42	217.25	233.67	220.33	99	188.17	236.92	256.42	239.33	241.42	259.50	244.75

(Add \$25 One-time Policy Fee)

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

OHIO

FOR USE IN OHIO ZIP CODES: ALL EXCEPT 434-436, 440-445, 450-454

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	88.42	111.42	125.33	112.50	113.50	129.33	115.08	65	98.33	123.83	139.33	125.00	126.08	143.83	127.83
66	88.42	111.42	125.33	112.50	113.50	129.33	115.08	66	98.33	123.83	139.33	125.00	126.08	143.83	127.83
67	88.42	111.42	125.33	112.50	113.50	129.33	115.08	67	98.33	123.83	139.33	125.00	126.08	143.83	127.83
68	92.17	116.17	130.92	117.33	118.25	134.75	119.83	68	102.42	129.08	145.42	130.25	131.42	149.83	133.17
69	96.25	121.33	136.25	122.50	123.50	140.17	125.33	69	107.00	134.75	151.42	136.08	137.25	155.75	139.17
70	100.08	126.17	141.33	127.42	128.50	145.25	130.25	70	111.17	140.17	157.17	141.58	142.75	161.33	144.83
71	103.92	130.92	146.42	132.25	133.33	150.25	135.33	71	115.42	145.50	162.58	146.92	148.17	167.00	150.25
72	107.42	135.42	150.92	136.83	138.08	155.00	139.92	72	119.50	150.58	167.75	152.00	153.25	172.17	155.50
73	110.92	139.75	155.25	141.17	142.42	159.17	144.42	73	123.25	155.33	172.42	156.83	158.17	176.75	160.42
74	114.08	143.83	159.33	145.25	146.50	163.25	148.50	74	126.83	159.75	177.08	161.33	162.67	181.42	165.00
75	116.92	147.50	163.08	148.83	150.17	167.00	152.25	75	130.00	163.92	181.25	165.50	166.92	185.50	169.17
76	119.58	150.75	166.50	152.25	153.58	170.17	155.83	76	133.00	167.58	185.00	169.25	170.67	189.00	173.08
77	122.25	154.17	170.17	155.67	156.92	173.17	159.08	77	135.83	171.17	189.00	172.92	174.42	192.42	176.67
78	124.67	157.08	173.17	158.58	159.92	175.83	162.33	78	138.50	174.50	192.42	176.17	177.67	195.33	180.25
79	126.83	159.75	176.08	161.25	162.67	178.25	165.00	79	140.92	177.50	195.58	179.25	180.83	198.08	183.25
80	128.83	162.33	178.33	163.92	165.42	180.50	167.67	80	143.25	180.33	198.17	182.08	183.83	200.50	186.25
81	130.67	164.75	180.58	166.33	167.75	182.92	170.17	81	145.25	183.00	200.67	184.75	186.42	203.25	189.00
82	132.42	166.92	182.83	168.50	170.00	185.25	172.33	82	147.17	185.50	203.17	187.25	188.92	205.83	191.50
83	134.17	169.08	184.83	170.67	172.17	187.50	174.58	83	149.08	187.83	205.42	189.67	191.33	208.25	194.00
84	135.83	171.17	186.92	172.92	174.33	189.67	176.67	84	150.92	190.08	207.67	192.08	193.75	210.67	196.42
85	137.33	173.17	188.92	174.92	176.42	191.67	178.83	85	152.75	192.42	209.83	194.25	196.00	213.00	198.75
86	139.00	175.00	190.83	176.75	178.33	193.75	180.83	86	154.42	194.58	211.92	196.50	198.17	215.25	200.92
87	140.42	177.00	192.50	178.75	180.25	195.58	182.75	87	156.00	196.58	214.00	198.67	200.33	217.33	203.08
88	141.83	178.75	194.25	180.42	182.00	197.42	184.58	88	157.58	198.67	215.83	200.50	202.25	219.33	205.08
89	143.25	180.42	196.00	182.08	183.83	199.17	186.25	89	159.08	200.42	217.75	202.42	204.17	221.17	207.00
90	144.58	181.92	197.58	183.83	185.42	200.75	188.08	90	160.50	202.25	219.50	204.25	206.00	223.08	208.92
91	145.58	183.42	199.17	185.33	186.92	202.25	189.58	91	161.83	203.83	221.33	205.92	207.67	224.67	210.58
92	146.75	184.83	200.67	186.75	188.33	203.58	190.92	92	163.08	205.42	223.00	207.50	209.25	226.25	212.25
93	147.83	186.17	201.92	188.08	189.67	204.92	192.33	93	164.17	206.92	224.42	208.92	210.67	227.67	213.67
94	148.75	187.42	203.17	189.25	190.83	206.08	193.58	94	165.33	208.25	225.75	210.25	212.17	228.92	215.08
95	149.58	188.50	204.25	190.33	192.08	207.08	194.75	95	166.25	209.33	226.92	211.42	213.33	230.08	216.33
96	150.50	189.58	205.42	191.42	193.17	208.25	195.75	96	167.08	210.58	228.17	212.75	214.58	231.33	217.58
97	151.33	190.75	206.50	192.58	194.25	209.17	197.00	97	168.25	211.83	229.50	214.08	215.83	232.50	218.83
98	152.25	191.92	207.67	193.75	195.42	210.25	198.17	98	169.17	213.08	230.67	215.25	217.17	233.58	220.17
99	153.08	192.92	208.83	194.92	196.58	211.42	199.33	99	170.25	214.42	232.00	216.50	218.42	234.83	221.42

(Add \$25 One-time Policy Fee)