

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

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730-731, 740-741

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	1,980	NA	NA	NA	NA	NA	NA	0-64	2,199	NA	NA	NA	NA	NA	NA
65	1,274	1,604	1,805	1,620	1,635	1,864	1,658	65	1,415	1,783	2,005	1,800	1,816	2,070	1,841
66	1,274	1,604	1,805	1,620	1,635	1,864	1,658	66	1,415	1,783	2,005	1,800	1,816	2,070	1,841
67	1,274	1,604	1,805	1,620	1,635	1,864	1,658	67	1,415	1,783	2,005	1,800	1,816	2,070	1,841
68	1,328	1,672	1,886	1,688	1,702	1,940	1,727	68	1,474	1,858	2,094	1,876	1,892	2,158	1,919
69	1,387	1,746	1,962	1,765	1,780	2,018	1,805	69	1,541	1,940	2,181	1,960	1,976	2,242	2,005
70	1,441	1,816	2,036	1,834	1,851	2,092	1,876	70	1,602	2,019	2,262	2,039	2,057	2,324	2,085
71	1,497	1,886	2,107	1,904	1,922	2,164	1,948	71	1,663	2,095	2,342	2,116	2,134	2,404	2,165
72	1,548	1,950	2,174	1,970	1,987	2,232	2,015	72	1,721	2,169	2,415	2,189	2,209	2,480	2,240
73	1,598	2,012	2,235	2,032	2,051	2,293	2,079	73	1,775	2,236	2,484	2,258	2,279	2,547	2,309
74	1,643	2,070	2,294	2,091	2,110	2,351	2,138	74	1,826	2,301	2,550	2,324	2,344	2,613	2,376
75	1,685	2,123	2,349	2,145	2,162	2,404	2,193	75	1,873	2,360	2,609	2,382	2,403	2,672	2,436
76	1,724	2,172	2,398	2,193	2,212	2,450	2,243	76	1,915	2,413	2,664	2,436	2,458	2,722	2,493
77	1,760	2,219	2,450	2,241	2,259	2,494	2,291	77	1,957	2,466	2,722	2,489	2,510	2,770	2,545
78	1,795	2,261	2,494	2,283	2,304	2,532	2,336	78	1,994	2,513	2,770	2,538	2,559	2,813	2,594
79	1,826	2,300	2,534	2,324	2,344	2,567	2,376	79	2,030	2,556	2,817	2,581	2,604	2,852	2,640
80	1,856	2,338	2,569	2,361	2,382	2,599	2,415	80	2,062	2,598	2,853	2,624	2,646	2,888	2,683
81	1,881	2,372	2,601	2,396	2,415	2,634	2,450	81	2,091	2,635	2,889	2,661	2,684	2,926	2,722
82	1,907	2,403	2,633	2,426	2,448	2,668	2,482	82	2,119	2,671	2,925	2,696	2,721	2,963	2,759
83	1,932	2,435	2,662	2,458	2,480	2,699	2,515	83	2,147	2,705	2,958	2,732	2,755	3,001	2,794
84	1,956	2,463	2,693	2,489	2,510	2,731	2,545	84	2,173	2,739	2,992	2,766	2,790	3,034	2,829
85	1,980	2,494	2,721	2,518	2,540	2,760	2,576	85	2,199	2,770	3,022	2,798	2,823	3,067	2,862
86	2,000	2,521	2,747	2,545	2,569	2,790	2,604	86	2,223	2,802	3,052	2,829	2,853	3,100	2,894
87	2,021	2,549	2,772	2,574	2,597	2,817	2,632	87	2,246	2,831	3,080	2,860	2,885	3,131	2,925
88	2,042	2,574	2,798	2,599	2,623	2,842	2,659	88	2,269	2,860	3,110	2,888	2,912	3,159	2,954
89	2,063	2,598	2,822	2,624	2,647	2,867	2,684	89	2,291	2,887	3,136	2,915	2,941	3,186	2,982
90	2,080	2,621	2,846	2,647	2,669	2,890	2,707	90	2,311	2,912	3,163	2,942	2,966	3,212	3,008
91	2,097	2,642	2,867	2,669	2,693	2,912	2,729	91	2,329	2,936	3,187	2,966	2,992	3,236	3,033
92	2,113	2,662	2,889	2,688	2,712	2,932	2,750	92	2,348	2,958	3,209	2,988	3,014	3,257	3,056
93	2,128	2,682	2,909	2,707	2,732	2,950	2,769	93	2,364	2,980	3,231	3,009	3,036	3,279	3,077
94	2,142	2,698	2,926	2,725	2,749	2,968	2,787	94	2,380	2,998	3,251	3,029	3,055	3,298	3,098
95	2,154	2,715	2,942	2,741	2,765	2,982	2,804	95	2,394	3,017	3,268	3,046	3,073	3,314	3,115
96	2,166	2,731	2,958	2,758	2,781	2,997	2,820	96	2,408	3,033	3,287	3,064	3,090	3,330	3,133
97	2,181	2,747	2,974	2,772	2,798	3,013	2,837	97	2,421	3,051	3,304	3,082	3,109	3,348	3,152
98	2,192	2,763	2,991	2,790	2,814	3,029	2,853	98	2,435	3,069	3,323	3,100	3,127	3,364	3,171
99	2,205	2,779	3,007	2,806	2,831	3,044	2,871	99	2,451	3,088	3,341	3,119	3,145	3,382	3,188

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 11/08 OK

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

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730-731, 740-741

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	1,870	NA	NA	NA	NA	NA	NA	0-64	2,077	NA	NA	NA	NA	NA	NA
65	1,203	1,515	1,704	1,530	1,544	1,760	1,566	65	1,336	1,684	1,894	1,700	1,715	1,955	1,739
66	1,203	1,515	1,704	1,530	1,544	1,760	1,566	66	1,336	1,684	1,894	1,700	1,715	1,955	1,739
67	1,203	1,515	1,704	1,530	1,544	1,760	1,566	67	1,336	1,684	1,894	1,700	1,715	1,955	1,739
68	1,254	1,579	1,781	1,595	1,607	1,833	1,631	68	1,392	1,754	1,978	1,771	1,787	2,038	1,812
69	1,310	1,649	1,853	1,667	1,681	1,906	1,704	69	1,455	1,833	2,060	1,851	1,867	2,117	1,894
70	1,361	1,715	1,923	1,732	1,748	1,975	1,771	70	1,513	1,907	2,136	1,926	1,942	2,195	1,969
71	1,414	1,781	1,990	1,799	1,815	2,043	1,839	71	1,571	1,979	2,212	1,998	2,015	2,270	2,044
72	1,462	1,842	2,054	1,861	1,877	2,108	1,903	72	1,625	2,049	2,281	2,067	2,086	2,342	2,116
73	1,510	1,901	2,111	1,919	1,937	2,166	1,964	73	1,676	2,111	2,346	2,133	2,152	2,406	2,181
74	1,551	1,955	2,167	1,975	1,992	2,220	2,020	74	1,725	2,173	2,408	2,195	2,213	2,468	2,244
75	1,591	2,005	2,219	2,026	2,042	2,270	2,071	75	1,769	2,229	2,464	2,250	2,270	2,524	2,301
76	1,628	2,051	2,264	2,071	2,089	2,314	2,118	76	1,809	2,279	2,516	2,301	2,321	2,570	2,355
77	1,663	2,095	2,314	2,117	2,134	2,355	2,164	77	1,848	2,329	2,570	2,351	2,371	2,616	2,404
78	1,695	2,135	2,355	2,156	2,176	2,391	2,207	78	1,883	2,373	2,616	2,397	2,417	2,657	2,450
79	1,725	2,173	2,394	2,195	2,213	2,424	2,244	79	1,917	2,414	2,661	2,438	2,459	2,694	2,493
80	1,753	2,208	2,426	2,230	2,250	2,455	2,281	80	1,947	2,454	2,695	2,478	2,499	2,728	2,534
81	1,777	2,240	2,457	2,263	2,281	2,488	2,314	81	1,975	2,489	2,729	2,513	2,535	2,763	2,570
82	1,801	2,270	2,487	2,292	2,312	2,519	2,344	82	2,001	2,523	2,763	2,547	2,570	2,798	2,605
83	1,825	2,299	2,514	2,321	2,342	2,549	2,375	83	2,028	2,555	2,794	2,580	2,602	2,834	2,638
84	1,847	2,326	2,543	2,351	2,371	2,579	2,404	84	2,052	2,587	2,825	2,612	2,635	2,865	2,672
85	1,870	2,355	2,570	2,378	2,399	2,607	2,433	85	2,077	2,616	2,854	2,643	2,666	2,897	2,703
86	1,889	2,381	2,594	2,404	2,426	2,635	2,459	86	2,100	2,646	2,882	2,672	2,695	2,927	2,734
87	1,909	2,407	2,618	2,431	2,452	2,661	2,485	87	2,122	2,673	2,909	2,701	2,724	2,957	2,763
88	1,929	2,431	2,643	2,455	2,477	2,684	2,511	88	2,143	2,701	2,937	2,728	2,751	2,984	2,790
89	1,948	2,454	2,666	2,478	2,500	2,708	2,535	89	2,163	2,727	2,961	2,753	2,778	3,009	2,816
90	1,964	2,475	2,688	2,500	2,521	2,729	2,557	90	2,183	2,750	2,987	2,779	2,802	3,034	2,841
91	1,981	2,495	2,708	2,520	2,543	2,750	2,577	91	2,200	2,773	3,010	2,801	2,825	3,056	2,865
92	1,996	2,514	2,729	2,539	2,561	2,769	2,598	92	2,218	2,794	3,031	2,822	2,847	3,076	2,886
93	2,009	2,533	2,747	2,557	2,580	2,786	2,615	93	2,233	2,814	3,052	2,842	2,867	3,097	2,906
94	2,023	2,548	2,763	2,574	2,596	2,803	2,632	94	2,247	2,831	3,070	2,860	2,885	3,114	2,926
95	2,034	2,564	2,779	2,589	2,611	2,816	2,648	95	2,261	2,849	3,086	2,876	2,902	3,130	2,942
96	2,046	2,579	2,794	2,604	2,627	2,831	2,663	96	2,275	2,865	3,104	2,893	2,918	3,145	2,959
97	2,060	2,594	2,808	2,618	2,643	2,846	2,679	97	2,287	2,882	3,120	2,910	2,936	3,162	2,977
98	2,071	2,610	2,825	2,635	2,658	2,860	2,695	98	2,300	2,899	3,138	2,927	2,953	3,177	2,995
99	2,083	2,625	2,840	2,650	2,673	2,875	2,712	99	2,315	2,916	3,155	2,946	2,970	3,194	3,011

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/1/08

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730-731, 740-741

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	1,721	NA	NA	NA	NA	NA	NA	0-64	1,912	NA	NA	NA	NA	NA	NA
65	1,107	1,394	1,570	1,409	1,421	1,620	1,441	65	1,231	1,551	1,744	1,566	1,579	1,802	1,602
66	1,107	1,394	1,570	1,409	1,421	1,620	1,441	66	1,231	1,551	1,744	1,566	1,579	1,802	1,602
67	1,107	1,394	1,570	1,409	1,421	1,620	1,441	67	1,231	1,551	1,744	1,566	1,579	1,802	1,602
68	1,154	1,454	1,640	1,469	1,481	1,688	1,501	68	1,282	1,616	1,821	1,631	1,646	1,876	1,668
69	1,206	1,519	1,706	1,534	1,546	1,755	1,570	69	1,340	1,688	1,896	1,706	1,719	1,949	1,743
70	1,254	1,580	1,770	1,595	1,608	1,819	1,631	70	1,392	1,755	1,967	1,772	1,788	2,021	1,814
71	1,301	1,640	1,832	1,656	1,670	1,881	1,695	71	1,446	1,822	2,036	1,841	1,856	2,091	1,881
72	1,346	1,697	1,890	1,713	1,729	1,940	1,753	72	1,496	1,886	2,101	1,903	1,921	2,156	1,948
73	1,389	1,750	1,944	1,768	1,783	1,994	1,808	73	1,544	1,945	2,160	1,964	1,981	2,214	2,009
74	1,429	1,802	1,994	1,819	1,834	2,045	1,859	74	1,588	2,000	2,218	2,021	2,038	2,272	2,066
75	1,464	1,846	2,042	1,864	1,880	2,091	1,907	75	1,627	2,052	2,269	2,072	2,090	2,323	2,118
76	1,498	1,888	2,085	1,907	1,923	2,129	1,950	76	1,665	2,099	2,317	2,119	2,138	2,366	2,166
77	1,532	1,929	2,129	1,949	1,965	2,169	1,993	77	1,701	2,143	2,366	2,165	2,183	2,409	2,213
78	1,561	1,967	2,169	1,985	2,003	2,201	2,031	78	1,734	2,185	2,409	2,207	2,225	2,446	2,257
79	1,588	2,000	2,205	2,020	2,038	2,232	2,066	79	1,765	2,223	2,450	2,245	2,264	2,480	2,295
80	1,614	2,032	2,234	2,053	2,070	2,261	2,100	80	1,793	2,258	2,482	2,281	2,301	2,511	2,333
81	1,637	2,063	2,262	2,083	2,101	2,291	2,129	81	1,819	2,291	2,513	2,315	2,335	2,544	2,366
82	1,659	2,090	2,290	2,111	2,129	2,318	2,159	82	1,842	2,323	2,543	2,345	2,365	2,577	2,399
83	1,679	2,117	2,316	2,138	2,156	2,348	2,186	83	1,867	2,353	2,572	2,375	2,397	2,608	2,430
84	1,701	2,143	2,340	2,165	2,183	2,375	2,213	84	1,890	2,381	2,601	2,404	2,426	2,639	2,459
85	1,721	2,169	2,365	2,189	2,209	2,401	2,240	85	1,912	2,409	2,628	2,434	2,455	2,668	2,489
86	1,741	2,192	2,389	2,214	2,234	2,426	2,264	86	1,933	2,436	2,653	2,461	2,482	2,696	2,516
87	1,759	2,216	2,410	2,237	2,257	2,450	2,289	87	1,955	2,462	2,679	2,486	2,507	2,722	2,543
88	1,777	2,237	2,434	2,259	2,280	2,472	2,312	88	1,973	2,486	2,704	2,511	2,533	2,747	2,569
89	1,793	2,259	2,455	2,281	2,301	2,494	2,333	89	1,993	2,510	2,727	2,534	2,556	2,770	2,592
90	1,809	2,279	2,474	2,301	2,321	2,515	2,354	90	2,010	2,533	2,749	2,558	2,579	2,793	2,615
91	1,824	2,297	2,494	2,320	2,340	2,533	2,374	91	2,027	2,553	2,771	2,578	2,601	2,813	2,637
92	1,838	2,316	2,513	2,338	2,359	2,550	2,391	92	2,042	2,572	2,792	2,598	2,621	2,834	2,658
93	1,851	2,332	2,529	2,354	2,375	2,566	2,408	93	2,057	2,591	2,810	2,615	2,639	2,851	2,675
94	1,863	2,347	2,543	2,371	2,390	2,580	2,424	94	2,069	2,608	2,826	2,633	2,657	2,867	2,694
95	1,874	2,361	2,558	2,383	2,404	2,593	2,437	95	2,081	2,623	2,841	2,648	2,672	2,882	2,709
96	1,885	2,374	2,572	2,398	2,419	2,606	2,452	96	2,093	2,637	2,858	2,663	2,687	2,896	2,723
97	1,895	2,388	2,587	2,412	2,434	2,620	2,467	97	2,106	2,652	2,874	2,680	2,704	2,911	2,741
98	1,907	2,402	2,601	2,426	2,447	2,633	2,482	98	2,118	2,669	2,889	2,696	2,720	2,926	2,758
99	1,917	2,416	2,615	2,440	2,462	2,647	2,496	99	2,131	2,685	2,905	2,711	2,734	2,941	2,772

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730-731, 740-741

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	1,625	NA	NA	NA	NA	NA	NA	0-64	1,805	NA	NA	NA	NA	NA	NA
65	1,046	1,317	1,482	1,331	1,342	1,530	1,361	65	1,163	1,465	1,647	1,479	1,491	1,702	1,513
66	1,046	1,317	1,482	1,331	1,342	1,530	1,361	66	1,163	1,465	1,647	1,479	1,491	1,702	1,513
67	1,046	1,317	1,482	1,331	1,342	1,530	1,361	67	1,163	1,465	1,647	1,479	1,491	1,702	1,513
68	1,090	1,373	1,549	1,387	1,399	1,595	1,418	68	1,210	1,526	1,720	1,540	1,555	1,771	1,575
69	1,139	1,435	1,612	1,448	1,460	1,658	1,482	69	1,266	1,595	1,791	1,611	1,624	1,841	1,646
70	1,184	1,493	1,672	1,506	1,519	1,718	1,540	70	1,315	1,658	1,858	1,674	1,689	1,908	1,713
71	1,229	1,549	1,731	1,564	1,578	1,777	1,601	71	1,366	1,720	1,923	1,738	1,753	1,975	1,777
72	1,271	1,602	1,785	1,618	1,633	1,833	1,656	72	1,413	1,781	1,984	1,797	1,814	2,037	1,839
73	1,312	1,652	1,836	1,669	1,684	1,883	1,708	73	1,458	1,837	2,040	1,855	1,871	2,091	1,897
74	1,350	1,702	1,884	1,718	1,732	1,931	1,756	74	1,499	1,889	2,094	1,908	1,924	2,145	1,952
75	1,383	1,743	1,929	1,760	1,776	1,975	1,801	75	1,537	1,938	2,143	1,957	1,974	2,194	2,000
76	1,414	1,783	1,969	1,801	1,816	2,011	1,842	76	1,573	1,982	2,188	2,001	2,019	2,235	2,046
77	1,447	1,822	2,011	1,840	1,856	2,049	1,882	77	1,607	2,024	2,235	2,044	2,062	2,275	2,090
78	1,474	1,857	2,049	1,875	1,892	2,079	1,918	78	1,638	2,064	2,275	2,084	2,101	2,310	2,132
79	1,499	1,889	2,083	1,907	1,924	2,108	1,952	79	1,667	2,100	2,314	2,120	2,139	2,343	2,168
80	1,524	1,919	2,110	1,939	1,955	2,135	1,983	80	1,693	2,133	2,344	2,154	2,173	2,372	2,203
81	1,546	1,948	2,136	1,967	1,984	2,163	2,011	81	1,718	2,164	2,373	2,186	2,205	2,403	2,235
82	1,567	1,974	2,162	1,993	2,010	2,190	2,039	82	1,740	2,194	2,402	2,214	2,234	2,434	2,265
83	1,586	1,999	2,187	2,019	2,037	2,218	2,065	83	1,763	2,222	2,429	2,243	2,264	2,463	2,295
84	1,607	2,024	2,210	2,044	2,061	2,243	2,090	84	1,785	2,248	2,457	2,270	2,291	2,492	2,322
85	1,625	2,049	2,234	2,067	2,086	2,268	2,116	85	1,805	2,275	2,482	2,298	2,319	2,519	2,351
86	1,644	2,071	2,256	2,091	2,110	2,291	2,139	86	1,826	2,301	2,506	2,324	2,344	2,546	2,377
87	1,661	2,093	2,276	2,113	2,132	2,314	2,162	87	1,846	2,325	2,530	2,348	2,368	2,570	2,401
88	1,678	2,113	2,298	2,134	2,153	2,335	2,184	88	1,863	2,348	2,553	2,372	2,392	2,594	2,426
89	1,693	2,134	2,319	2,154	2,173	2,355	2,203	89	1,882	2,371	2,576	2,394	2,414	2,616	2,448
90	1,709	2,152	2,337	2,173	2,192	2,375	2,224	90	1,898	2,392	2,596	2,416	2,436	2,638	2,470
91	1,723	2,169	2,355	2,191	2,210	2,392	2,242	91	1,914	2,411	2,617	2,434	2,457	2,657	2,491
92	1,736	2,187	2,373	2,208	2,228	2,408	2,258	92	1,929	2,429	2,637	2,454	2,475	2,677	2,510
93	1,748	2,202	2,389	2,224	2,243	2,423	2,275	93	1,942	2,447	2,654	2,470	2,492	2,693	2,526
94	1,760	2,217	2,402	2,239	2,258	2,437	2,289	94	1,954	2,463	2,669	2,487	2,509	2,707	2,544
95	1,770	2,230	2,416	2,251	2,270	2,449	2,302	95	1,965	2,477	2,683	2,501	2,524	2,722	2,559
96	1,780	2,242	2,429	2,264	2,285	2,462	2,315	96	1,977	2,491	2,699	2,515	2,538	2,735	2,572
97	1,790	2,255	2,443	2,278	2,298	2,474	2,330	97	1,989	2,505	2,714	2,531	2,553	2,749	2,589
98	1,801	2,269	2,457	2,291	2,311	2,487	2,344	98	2,000	2,521	2,729	2,546	2,569	2,763	2,604
99	1,811	2,281	2,469	2,304	2,325	2,500	2,357	99	2,013	2,536	2,744	2,560	2,582	2,778	2,618

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730-731, 740-741

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	165.00	NA	NA	NA	NA	NA	NA	0-64	183.25	NA	NA	NA	NA	NA	NA
65	106.17	133.67	150.42	135.00	136.25	155.33	138.17	65	117.92	148.58	167.08	150.00	151.33	172.50	153.42
66	106.17	133.67	150.42	135.00	136.25	155.33	138.17	66	117.92	148.58	167.08	150.00	151.33	172.50	153.42
67	106.17	133.67	150.42	135.00	136.25	155.33	138.17	67	117.92	148.58	167.08	150.00	151.33	172.50	153.42
68	110.67	139.33	157.17	140.67	141.83	161.67	143.92	68	122.83	154.83	174.50	156.33	157.67	179.83	159.92
69	115.58	145.50	163.50	147.08	148.33	168.17	150.42	69	128.42	161.67	181.75	163.33	164.67	186.83	167.08
70	120.08	151.33	169.67	152.83	154.25	174.33	156.33	70	133.50	168.25	188.50	169.92	171.42	193.67	173.75
71	124.75	157.17	175.58	158.67	160.17	180.33	162.33	71	138.58	174.58	195.17	176.33	177.83	200.33	180.42
72	129.00	162.50	181.17	164.17	165.58	186.00	167.92	72	143.42	180.75	201.25	182.42	184.08	206.67	186.67
73	133.17	167.67	186.25	169.33	170.92	191.08	173.25	73	147.92	186.33	207.00	188.17	189.92	212.25	192.42
74	136.92	172.50	191.17	174.25	175.83	195.92	178.17	74	152.17	191.75	212.50	193.67	195.33	217.75	198.00
75	140.42	176.92	195.75	178.75	180.17	200.33	182.75	75	156.08	196.67	217.42	198.50	200.25	222.67	203.00
76	143.67	181.00	199.83	182.75	184.33	204.17	186.92	76	159.58	201.08	222.00	203.00	204.83	226.83	207.75
77	146.67	184.92	204.17	186.75	188.25	207.83	190.92	77	163.08	205.50	226.83	207.42	209.17	230.83	212.08
78	149.58	188.42	207.83	190.25	192.00	211.00	194.67	78	166.17	209.42	230.83	211.50	213.25	234.42	216.17
79	152.17	191.67	211.17	193.67	195.33	213.92	198.00	79	169.17	213.00	234.75	215.08	217.00	237.67	220.00
80	154.67	194.83	214.08	196.75	198.50	216.58	201.25	80	171.83	216.50	237.75	218.67	220.50	240.67	223.58
81	156.75	197.67	216.75	199.67	201.25	219.50	204.17	81	174.25	219.58	240.75	221.75	223.67	243.83	226.83
82	158.92	200.25	219.42	202.17	204.00	222.33	206.83	82	176.58	222.58	243.75	224.67	226.75	246.92	229.92
83	161.00	202.92	221.83	204.83	206.67	224.92	209.58	83	178.92	225.42	246.50	227.67	229.58	250.08	232.83
84	163.00	205.25	224.42	207.42	209.17	227.58	212.08	84	181.08	228.25	249.33	230.50	232.50	252.83	235.75
85	165.00	207.83	226.75	209.83	211.67	230.00	214.67	85	183.25	230.83	251.83	233.17	235.25	255.58	238.50
86	166.67	210.08	228.92	212.08	214.08	232.50	217.00	86	185.25	233.50	254.33	235.75	237.75	258.33	241.17
87	168.42	212.42	231.00	214.50	216.42	234.75	219.33	87	187.17	235.92	256.67	238.33	240.42	260.92	243.75
88	170.17	214.50	233.17	216.58	218.58	236.83	221.58	88	189.08	238.33	259.17	240.67	242.67	263.25	246.17
89	171.92	216.50	235.17	218.67	220.58	238.92	223.67	89	190.92	240.58	261.33	242.92	245.08	265.50	248.50
90	173.33	218.42	237.17	220.58	222.42	240.83	225.58	90	192.58	242.67	263.58	245.17	247.17	267.67	250.67
91	174.75	220.17	238.92	222.42	224.42	242.67	227.42	91	194.08	244.67	265.58	247.17	249.33	269.67	252.75
92	176.08	221.83	240.75	224.00	226.00	244.33	229.17	92	195.67	246.50	267.42	249.00	251.17	271.42	254.67
93	177.33	223.50	242.42	225.58	227.67	245.83	230.75	93	197.00	248.33	269.25	250.75	253.00	273.25	256.42
94	178.50	224.83	243.83	227.08	229.08	247.33	232.25	94	198.33	249.83	270.92	252.42	254.58	274.83	258.17
95	179.50	226.25	245.17	228.42	230.42	248.50	233.67	95	199.50	251.42	272.33	253.83	256.08	276.17	259.58
96	180.50	227.58	246.50	229.83	231.75	249.75	235.00	96	200.67	252.75	273.92	255.33	257.50	277.50	261.08
97	181.75	228.92	247.83	231.00	233.17	251.08	236.42	97	201.75	254.25	275.33	256.83	259.08	279.00	262.67
98	182.67	230.25	249.25	232.50	234.50	252.42	237.75	98	202.92	255.75	276.92	258.33	260.58	280.33	264.25
99	183.75	231.58	250.58	233.83	235.92	253.67	239.25	99	204.25	257.33	278.42	259.92	262.08	281.83	265.67

(Add \$25 One-time Policy Fee)

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

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730-731, 740-741

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	155.83	NA	NA	NA	NA	NA	NA	0-64	173.08	NA	NA	NA	NA	NA	NA
65	100.25	126.25	142.00	127.50	128.67	146.67	130.50	65	111.33	140.33	157.83	141.67	142.92	162.92	144.92
66	100.25	126.25	142.00	127.50	128.67	146.67	130.50	66	111.33	140.33	157.83	141.67	142.92	162.92	144.92
67	100.25	126.25	142.00	127.50	128.67	146.67	130.50	67	111.33	140.33	157.83	141.67	142.92	162.92	144.92
68	104.50	131.58	148.42	132.92	133.92	152.75	135.92	68	116.00	146.17	164.83	147.58	148.92	169.83	151.00
69	109.17	137.42	154.42	138.92	140.08	158.83	142.00	69	121.25	152.75	171.67	154.25	155.58	176.42	157.83
70	113.42	142.92	160.25	144.33	145.67	164.58	147.58	70	126.08	158.92	178.00	160.50	161.83	182.92	164.08
71	117.83	148.42	165.83	149.92	151.25	170.25	153.25	71	130.92	164.92	184.33	166.50	167.92	189.17	170.33
72	121.83	153.50	171.17	155.08	156.42	175.67	158.58	72	135.42	170.75	190.08	172.25	173.83	195.17	176.33
73	125.83	158.42	175.92	159.92	161.42	180.50	163.67	73	139.67	175.92	195.50	177.75	179.33	200.50	181.75
74	129.25	162.92	180.58	164.58	166.00	185.00	168.33	74	143.75	181.08	200.67	182.92	184.42	205.67	187.00
75	132.58	167.08	184.92	168.83	170.17	189.17	172.58	75	147.42	185.75	205.33	187.50	189.17	210.33	191.75
76	135.67	170.92	188.67	172.58	174.08	192.83	176.50	76	150.75	189.92	209.67	191.75	193.42	214.17	196.25
77	138.58	174.58	192.83	176.42	177.83	196.25	180.33	77	154.00	194.08	214.17	195.92	197.58	218.00	200.33
78	141.25	177.92	196.25	179.67	181.33	199.25	183.92	78	156.92	197.75	218.00	199.75	201.42	221.42	204.17
79	143.75	181.08	199.50	182.92	184.42	202.00	187.00	79	159.75	201.17	221.75	203.17	204.92	224.50	207.75
80	146.08	184.00	202.17	185.83	187.50	204.58	190.08	80	162.25	204.50	224.58	206.50	208.25	227.33	211.17
81	148.08	186.67	204.75	188.58	190.08	207.33	192.83	81	164.58	207.42	227.42	209.42	211.25	230.25	214.17
82	150.08	189.17	207.25	191.00	192.67	209.92	195.33	82	166.75	210.25	230.25	212.25	214.17	233.17	217.08
83	152.08	191.58	209.50	193.42	195.17	212.42	197.92	83	169.00	212.92	232.83	215.00	216.83	236.17	219.83
84	153.92	193.83	211.92	195.92	197.58	214.92	200.33	84	171.00	215.58	235.42	217.67	219.58	238.75	222.67
85	155.83	196.25	214.17	198.17	199.92	217.25	202.75	85	173.08	218.00	237.83	220.25	222.17	241.42	225.25
86	157.42	198.42	216.17	200.33	202.17	219.58	204.92	86	175.00	220.50	240.17	222.67	224.58	243.92	227.83
87	159.08	200.58	218.17	202.58	204.33	221.75	207.08	87	176.83	222.75	242.42	225.08	227.00	246.42	230.25
88	160.75	202.58	220.25	204.58	206.42	223.67	209.25	88	178.58	225.08	244.75	227.33	229.25	248.67	232.50
89	162.33	204.50	222.17	206.50	208.33	225.67	211.25	89	180.25	227.25	246.75	229.42	231.50	250.75	234.67
90	163.67	206.25	224.00	208.33	210.08	227.42	213.08	90	181.92	229.17	248.92	231.58	233.50	252.83	236.75
91	165.08	207.92	225.67	210.00	211.92	229.17	214.75	91	183.33	231.08	250.83	233.42	235.42	254.67	238.75
92	166.33	209.50	227.42	211.58	213.42	230.75	216.50	92	184.83	232.83	252.58	235.17	237.25	256.33	240.50
93	167.42	211.08	228.92	213.08	215.00	232.17	217.92	93	186.08	234.50	254.33	236.83	238.92	258.08	242.17
94	168.58	212.33	230.25	214.50	216.33	233.58	219.33	94	187.25	235.92	255.83	238.33	240.42	259.50	243.83
95	169.50	213.67	231.58	215.75	217.58	234.67	220.67	95	188.42	237.42	257.17	239.67	241.83	260.83	245.17
96	170.50	214.92	232.83	217.00	218.92	235.92	221.92	96	189.58	238.75	258.67	241.08	243.17	262.08	246.58
97	171.67	216.17	234.00	218.17	220.25	237.17	223.25	97	190.58	240.17	260.00	242.50	244.67	263.50	248.08
98	172.58	217.50	235.42	219.58	221.50	238.33	224.58	98	191.67	241.58	261.50	243.92	246.08	264.75	249.58
99	173.58	218.75	236.67	220.83	222.75	239.58	226.00	99	192.92	243.00	262.92	245.50	247.50	266.17	250.92

(Add \$25 One-time Policy Fee)

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

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730-731, 740-741

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	143.42	NA	NA	NA	NA	NA	NA	0-64	159.33	NA	NA	NA	NA	NA	NA
65	92.25	116.17	130.83	117.42	118.42	135.00	120.08	65	102.58	129.25	145.33	130.50	131.58	150.17	133.50
66	92.25	116.17	130.83	117.42	118.42	135.00	120.08	66	102.58	129.25	145.33	130.50	131.58	150.17	133.50
67	92.25	116.17	130.83	117.42	118.42	135.00	120.08	67	102.58	129.25	145.33	130.50	131.58	150.17	133.50
68	96.17	121.17	136.67	122.42	123.42	140.67	125.08	68	106.83	134.67	151.75	135.92	137.17	156.33	139.00
69	100.50	126.58	142.17	127.83	128.83	146.25	130.83	69	111.67	140.67	158.00	142.17	143.25	162.42	145.25
70	104.50	131.67	147.50	132.92	134.00	151.58	135.92	70	116.00	146.25	163.92	147.67	149.00	168.42	151.17
71	108.42	136.67	152.67	138.00	139.17	156.75	141.25	71	120.50	151.83	169.67	153.42	154.67	174.25	156.75
72	112.17	141.42	157.50	142.75	144.08	161.67	146.08	72	124.67	157.17	175.08	158.58	160.08	179.67	162.33
73	115.75	145.83	162.00	147.33	148.58	166.17	150.67	73	128.67	162.08	180.00	163.67	165.08	184.50	167.42
74	119.08	150.17	166.17	151.58	152.83	170.42	154.92	74	132.33	166.67	184.83	168.42	169.83	189.33	172.17
75	122.00	153.83	170.17	155.33	156.67	174.25	158.92	75	135.58	171.00	189.08	172.67	174.17	193.58	176.50
76	124.83	157.33	173.75	158.92	160.25	177.42	162.50	76	138.75	174.92	193.08	176.58	178.17	197.17	180.50
77	127.67	160.75	177.42	162.42	163.75	180.75	166.08	77	141.75	178.58	197.17	180.42	181.92	200.75	184.42
78	130.08	163.92	180.75	165.42	166.92	183.42	169.25	78	144.50	182.08	200.75	183.92	185.42	203.83	188.08
79	132.33	166.67	183.75	168.33	169.83	186.00	172.17	79	147.08	185.25	204.17	187.08	188.67	206.67	191.25
80	134.50	169.33	186.17	171.08	172.50	188.42	175.00	80	149.42	188.17	206.83	190.08	191.75	209.25	194.42
81	136.42	171.92	188.50	173.58	175.08	190.92	177.42	81	151.58	190.92	209.42	192.92	194.58	212.00	197.17
82	138.25	174.17	190.83	175.92	177.42	193.17	179.92	82	153.50	193.58	211.92	195.42	197.08	214.75	199.92
83	139.92	176.42	193.00	178.17	179.67	195.67	182.17	83	155.58	196.08	214.33	197.92	199.75	217.33	202.50
84	141.75	178.58	195.00	180.42	181.92	197.92	184.42	84	157.50	198.42	216.75	200.33	202.17	219.92	204.92
85	143.42	180.75	197.08	182.42	184.08	200.08	186.67	85	159.33	200.75	219.00	202.83	204.58	222.33	207.42
86	145.08	182.67	199.08	184.50	186.17	202.17	188.67	86	161.08	203.00	221.08	205.08	206.83	224.67	209.67
87	146.58	184.67	200.83	186.42	188.08	204.17	190.75	87	162.92	205.17	223.25	207.17	208.92	226.83	211.92
88	148.08	186.42	202.83	188.25	190.00	206.00	192.67	88	164.42	207.17	225.33	209.25	211.08	228.92	214.08
89	149.42	188.25	204.58	190.08	191.75	207.83	194.42	89	166.08	209.17	227.25	211.17	213.00	230.83	216.00
90	150.75	189.92	206.17	191.75	193.42	209.58	196.17	90	167.50	211.08	229.08	213.17	214.92	232.75	217.92
91	152.00	191.42	207.83	193.33	195.00	211.08	197.83	91	168.92	212.75	230.92	214.83	216.75	234.42	219.75
92	153.17	193.00	209.42	194.83	196.58	212.50	199.25	92	170.17	214.33	232.67	216.50	218.42	236.17	221.50
93	154.25	194.33	210.75	196.17	197.92	213.83	200.67	93	171.42	215.92	234.17	217.92	219.92	237.58	222.92
94	155.25	195.58	211.92	197.58	199.17	215.00	202.00	94	172.42	217.33	235.50	219.42	221.42	238.92	224.50
95	156.17	196.75	213.17	198.58	200.33	216.08	203.08	95	173.42	218.58	236.75	220.67	222.67	240.17	225.75
96	157.08	197.83	214.33	199.83	201.58	217.17	204.33	96	174.42	219.75	238.17	221.92	223.92	241.33	226.92
97	157.92	199.00	215.58	201.00	202.83	218.33	205.58	97	175.50	221.00	239.50	223.33	225.33	242.58	228.42
98	158.92	200.17	216.75	202.17	203.92	219.42	206.83	98	176.50	222.42	240.75	224.67	226.67	243.83	229.83
99	159.75	201.33	217.92	203.33	205.17	220.58	208.00	99	177.58	223.75	242.08	225.92	227.83	245.08	231.00

(Add \$25 One-time Policy Fee)

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

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730-731, 740-741

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	135.42	NA	NA	NA	NA	NA	NA	0-64	150.42	NA	NA	NA	NA	NA	NA
65	87.17	109.75	123.50	110.92	111.83	127.50	113.42	65	96.92	122.08	137.25	123.25	124.25	141.83	126.08
66	87.17	109.75	123.50	110.92	111.83	127.50	113.42	66	96.92	122.08	137.25	123.25	124.25	141.83	126.08
67	87.17	109.75	123.50	110.92	111.83	127.50	113.42	67	96.92	122.08	137.25	123.25	124.25	141.83	126.08
68	90.83	114.42	129.08	115.58	116.58	132.92	118.17	68	100.83	127.17	143.33	128.33	129.58	147.58	131.25
69	94.92	119.58	134.33	120.67	121.67	138.17	123.50	69	105.50	132.92	149.25	134.25	135.33	153.42	137.17
70	98.67	124.42	139.33	125.50	126.58	143.17	128.33	70	109.58	138.17	154.83	139.50	140.75	159.00	142.75
71	102.42	129.08	144.25	130.33	131.50	148.08	133.42	71	113.83	143.33	160.25	144.83	146.08	164.58	148.08
72	105.92	133.50	148.75	134.83	136.08	152.75	138.00	72	117.75	148.42	165.33	149.75	151.17	169.75	153.25
73	109.33	137.67	153.00	139.08	140.33	156.92	142.33	73	121.50	153.08	170.00	154.58	155.92	174.25	158.08
74	112.50	141.83	157.00	143.17	144.33	160.92	146.33	74	124.92	157.42	174.50	159.00	160.33	178.75	162.67
75	115.25	145.25	160.75	146.67	148.00	164.58	150.08	75	128.08	161.50	178.58	163.08	164.50	182.83	166.67
76	117.83	148.58	164.08	150.08	151.33	167.58	153.50	76	131.08	165.17	182.33	166.75	168.25	186.25	170.50
77	120.58	151.83	167.58	153.33	154.67	170.75	156.83	77	133.92	168.67	186.25	170.33	171.83	189.58	174.17
78	122.83	154.75	170.75	156.25	157.67	173.25	159.83	78	136.50	172.00	189.58	173.67	175.08	192.50	177.67
79	124.92	157.42	173.58	158.92	160.33	175.67	162.67	79	138.92	175.00	192.83	176.67	178.25	195.25	180.67
80	127.00	159.92	175.83	161.58	162.92	177.92	165.25	80	141.08	177.75	195.33	179.50	181.08	197.67	183.58
81	128.83	162.33	178.00	163.92	165.33	180.25	167.58	81	143.17	180.33	197.75	182.17	183.75	200.25	186.25
82	130.58	164.50	180.17	166.08	167.50	182.50	169.92	82	145.00	182.83	200.17	184.50	186.17	202.83	188.75
83	132.17	166.58	182.25	168.25	169.75	184.83	172.08	83	146.92	185.17	202.42	186.92	188.67	205.25	191.25
84	133.92	168.67	184.17	170.33	171.75	186.92	174.17	84	148.75	187.33	204.75	189.17	190.92	207.67	193.50
85	135.42	170.75	186.17	172.25	173.83	189.00	176.33	85	150.42	189.58	206.83	191.50	193.25	209.92	195.92
86	137.00	172.58	188.00	174.25	175.83	190.92	178.25	86	152.17	191.75	208.83	193.67	195.33	212.17	198.08
87	138.42	174.42	189.67	176.08	177.67	192.83	180.17	87	153.83	193.75	210.83	195.67	197.33	214.17	200.08
88	139.83	176.08	191.50	177.83	179.42	194.58	182.00	88	155.25	195.67	212.75	197.67	199.33	216.17	202.17
89	141.08	177.83	193.25	179.50	181.08	196.25	183.58	89	156.83	197.58	214.67	199.50	201.17	218.00	204.00
90	142.42	179.33	194.75	181.08	182.67	197.92	185.33	90	158.17	199.33	216.33	201.33	203.00	219.83	205.83
91	143.58	180.75	196.25	182.58	184.17	199.33	186.83	91	159.50	200.92	218.08	202.83	204.75	221.42	207.58
92	144.67	182.25	197.75	184.00	185.67	200.67	188.17	92	160.75	202.42	219.75	204.50	206.25	223.08	209.17
93	145.67	183.50	199.08	185.33	186.92	201.92	189.58	93	161.83	203.92	221.17	205.83	207.67	224.42	210.50
94	146.67	184.75	200.17	186.58	188.17	203.08	190.75	94	162.83	205.25	222.42	207.25	209.08	225.58	212.00
95	147.50	185.83	201.33	187.58	189.17	204.08	191.83	95	163.75	206.42	223.58	208.42	210.33	226.83	213.25
96	148.33	186.83	202.42	188.67	190.42	205.17	192.92	96	164.75	207.58	224.92	209.58	211.50	227.92	214.33
97	149.17	187.92	203.58	189.83	191.50	206.17	194.17	97	165.75	208.75	226.17	210.92	212.75	229.08	215.75
98	150.08	189.08	204.75	190.92	192.58	207.25	195.33	98	166.67	210.08	227.42	212.17	214.08	230.25	217.00
99	150.92	190.08	205.75	192.00	193.75	208.33	196.42	99	167.75	211.33	228.67	213.33	215.17	231.50	218.17

(Add \$25 One-time Policy Fee)