

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

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: 189-194

**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 (underwritten)	2,382	3,001	3,275	3,031	3,056	3,288	3,045	0-64 (underwritten)	2,646	3,333	3,637	3,367	3,397	3,652	3,380
0-64 (open enrollees)	1,387	1,748	1,991	1,766	1,781	2,005	1,780	0-64 (open enrollees)	1,541	1,943	2,213	1,961	1,979	2,228	1,976
65	1,387	1,748	1,991	1,766	1,781	2,005	1,780	65	1,541	1,943	2,213	1,961	1,979	2,228	1,976
66	1,459	1,838	2,077	1,856	1,872	2,092	1,870	66	1,621	2,043	2,308	2,063	2,080	2,321	2,077
67	1,532	1,929	2,171	1,950	1,968	2,186	1,964	67	1,703	2,146	2,412	2,166	2,186	2,428	2,180
68	1,596	2,012	2,268	2,032	2,049	2,284	2,045	68	1,774	2,236	2,520	2,257	2,277	2,534	2,272
69	1,668	2,102	2,362	2,123	2,142	2,376	2,137	69	1,855	2,336	2,624	2,358	2,379	2,637	2,373
70	1,735	2,186	2,451	2,207	2,228	2,464	2,222	70	1,927	2,429	2,723	2,453	2,474	2,736	2,468
71	1,801	2,268	2,536	2,291	2,311	2,551	2,306	71	2,001	2,522	2,818	2,545	2,567	2,831	2,561
72	1,862	2,347	2,616	2,371	2,391	2,631	2,385	72	2,070	2,609	2,907	2,635	2,658	2,921	2,649
73	1,923	2,421	2,688	2,446	2,468	2,704	2,461	73	2,135	2,690	2,990	2,717	2,742	3,003	2,732
74	1,978	2,492	2,760	2,516	2,538	2,775	2,531	74	2,197	2,769	3,067	2,796	2,820	3,082	2,811
75	2,027	2,554	2,827	2,581	2,603	2,840	2,595	75	2,254	2,839	3,138	2,867	2,892	3,154	2,881
76	2,075	2,614	2,885	2,639	2,662	2,900	2,653	76	2,305	2,903	3,207	2,932	2,958	3,221	2,947
77	2,118	2,669	2,948	2,696	2,719	2,962	2,710	77	2,355	2,967	3,276	2,994	3,021	3,289	3,010
78	2,160	2,720	3,001	2,748	2,771	3,015	2,761	78	2,399	3,024	3,333	3,054	3,080	3,348	3,067
79	2,197	2,768	3,051	2,796	2,820	3,065	2,811	79	2,442	3,076	3,389	3,106	3,134	3,403	3,121
80	2,233	2,814	3,091	2,840	2,867	3,105	2,856	80	2,481	3,126	3,433	3,156	3,183	3,449	3,171
81	2,265	2,853	3,128	2,882	2,907	3,144	2,896	81	2,516	3,171	3,476	3,203	3,230	3,491	3,216
82	2,295	2,892	3,168	2,921	2,947	3,182	2,935	82	2,551	3,214	3,520	3,245	3,275	3,534	3,259
83	2,325	2,929	3,204	2,958	2,983	3,218	2,972	83	2,583	3,255	3,560	3,287	3,315	3,574	3,300
84	2,353	2,965	3,240	2,994	3,021	3,254	3,010	84	2,615	3,296	3,600	3,329	3,357	3,614	3,342
85	2,382	3,001	3,275	3,031	3,056	3,288	3,045	85	2,646	3,333	3,637	3,367	3,397	3,652	3,380
86	2,408	3,034	3,306	3,064	3,091	3,320	3,078	86	2,675	3,370	3,673	3,403	3,433	3,687	3,419
87	2,433	3,066	3,337	3,097	3,124	3,351	3,111	87	2,704	3,407	3,707	3,441	3,472	3,720	3,455
88	2,457	3,097	3,367	3,127	3,155	3,380	3,143	88	2,730	3,441	3,741	3,475	3,505	3,755	3,490
89	2,482	3,126	3,396	3,156	3,186	3,410	3,171	89	2,757	3,474	3,772	3,509	3,539	3,787	3,522
90	2,503	3,154	3,423	3,186	3,213	3,439	3,199	90	2,780	3,504	3,806	3,540	3,571	3,819	3,554
91	2,523	3,179	3,451	3,210	3,240	3,465	3,225	91	2,804	3,532	3,836	3,567	3,600	3,850	3,583
92	2,543	3,204	3,476	3,235	3,264	3,491	3,249	92	2,825	3,560	3,862	3,595	3,627	3,878	3,610
93	2,561	3,226	3,500	3,258	3,287	3,513	3,271	93	2,846	3,585	3,889	3,621	3,653	3,903	3,636
94	2,577	3,246	3,521	3,279	3,308	3,535	3,295	94	2,863	3,608	3,912	3,644	3,675	3,925	3,658
95	2,592	3,267	3,540	3,298	3,326	3,554	3,312	95	2,881	3,629	3,933	3,665	3,697	3,948	3,680
96	2,607	3,286	3,560	3,318	3,347	3,574	3,332	96	2,899	3,649	3,953	3,687	3,718	3,969	3,700
97	2,624	3,306	3,577	3,337	3,367	3,593	3,351	97	2,913	3,672	3,975	3,708	3,739	3,990	3,724
98	2,637	3,324	3,598	3,357	3,387	3,612	3,370	98	2,930	3,694	3,999	3,729	3,762	4,013	3,744
99	2,653	3,343	3,618	3,377	3,407	3,633	3,391	99	2,949	3,716	4,021	3,753	3,785	4,034	3,768

(Add \$25 One-time Policy Fee)

Modal Factors:

Semi Annual: 0.5000

Quarterly: 0.2500

Monthly:

Divide by 12

Form 5764-Rev. 12/08 PA

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

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: 150-154, 156

**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 (underwritten)	2,165	2,728	2,977	2,755	2,778	2,989	2,768	0-64 (underwritten)	2,405	3,030	3,306	3,061	3,088	3,320	3,073
0-64 (open enrollees)	1,261	1,589	1,810	1,605	1,619	1,823	1,618	0-64 (open enrollees)	1,401	1,766	2,012	1,783	1,799	2,025	1,796
65	1,261	1,589	1,810	1,605	1,619	1,823	1,618	65	1,401	1,766	2,012	1,783	1,799	2,025	1,796
66	1,326	1,671	1,888	1,687	1,702	1,902	1,700	66	1,474	1,857	2,098	1,875	1,891	2,110	1,888
67	1,393	1,754	1,974	1,773	1,789	1,987	1,785	67	1,548	1,951	2,193	1,969	1,987	2,207	1,982
68	1,451	1,829	2,062	1,847	1,863	2,076	1,859	68	1,613	2,033	2,291	2,052	2,070	2,304	2,065
69	1,516	1,911	2,147	1,930	1,947	2,160	1,943	69	1,686	2,124	2,385	2,144	2,163	2,397	2,157
70	1,577	1,987	2,228	2,006	2,025	2,240	2,020	70	1,752	2,208	2,475	2,230	2,249	2,487	2,244
71	1,637	2,062	2,305	2,083	2,101	2,319	2,096	71	1,819	2,293	2,562	2,314	2,334	2,574	2,328
72	1,693	2,134	2,378	2,155	2,174	2,392	2,168	72	1,882	2,372	2,643	2,395	2,416	2,655	2,408
73	1,748	2,201	2,444	2,224	2,244	2,458	2,237	73	1,941	2,445	2,718	2,470	2,493	2,730	2,484
74	1,798	2,265	2,509	2,287	2,307	2,523	2,301	74	1,997	2,517	2,788	2,542	2,564	2,802	2,555
75	1,843	2,322	2,570	2,346	2,366	2,582	2,359	75	2,049	2,581	2,853	2,606	2,629	2,867	2,619
76	1,886	2,376	2,623	2,399	2,420	2,636	2,412	76	2,095	2,639	2,915	2,665	2,689	2,928	2,679
77	1,925	2,426	2,680	2,451	2,472	2,693	2,464	77	2,141	2,697	2,978	2,722	2,746	2,990	2,736
78	1,964	2,473	2,728	2,498	2,519	2,741	2,510	78	2,181	2,749	3,030	2,776	2,800	3,044	2,788
79	1,997	2,516	2,774	2,542	2,564	2,786	2,555	79	2,220	2,796	3,081	2,824	2,849	3,094	2,837
80	2,030	2,558	2,810	2,582	2,606	2,823	2,596	80	2,255	2,842	3,121	2,869	2,894	3,135	2,883
81	2,059	2,594	2,844	2,620	2,643	2,858	2,633	81	2,287	2,883	3,160	2,912	2,936	3,174	2,924
82	2,086	2,629	2,880	2,655	2,679	2,893	2,668	82	2,319	2,922	3,200	2,950	2,977	3,213	2,963
83	2,114	2,663	2,913	2,689	2,712	2,925	2,702	83	2,348	2,959	3,236	2,988	3,014	3,249	3,000
84	2,139	2,695	2,945	2,722	2,746	2,958	2,736	84	2,377	2,996	3,273	3,026	3,052	3,285	3,038
85	2,165	2,728	2,977	2,755	2,778	2,989	2,768	85	2,405	3,030	3,306	3,061	3,088	3,320	3,073
86	2,189	2,758	3,005	2,785	2,810	3,018	2,798	86	2,432	3,064	3,339	3,094	3,121	3,352	3,108
87	2,212	2,787	3,034	2,815	2,840	3,046	2,828	87	2,458	3,097	3,370	3,128	3,156	3,382	3,141
88	2,234	2,815	3,061	2,843	2,868	3,073	2,857	88	2,482	3,128	3,401	3,159	3,186	3,414	3,173
89	2,256	2,842	3,087	2,869	2,896	3,100	2,883	89	2,506	3,158	3,429	3,190	3,217	3,443	3,202
90	2,275	2,867	3,112	2,896	2,921	3,126	2,908	90	2,527	3,185	3,460	3,218	3,246	3,472	3,231
91	2,294	2,890	3,137	2,918	2,945	3,150	2,932	91	2,549	3,211	3,487	3,243	3,273	3,500	3,257
92	2,312	2,913	3,160	2,941	2,967	3,174	2,954	92	2,568	3,236	3,511	3,268	3,297	3,525	3,282
93	2,328	2,933	3,182	2,962	2,988	3,194	2,974	93	2,587	3,259	3,535	3,292	3,321	3,548	3,305
94	2,343	2,951	3,201	2,981	3,007	3,214	2,995	94	2,603	3,280	3,556	3,313	3,341	3,568	3,325
95	2,356	2,970	3,218	2,998	3,024	3,231	3,011	95	2,619	3,299	3,575	3,332	3,361	3,589	3,345
96	2,370	2,987	3,236	3,016	3,043	3,249	3,029	96	2,635	3,317	3,594	3,352	3,380	3,608	3,364
97	2,385	3,005	3,252	3,034	3,061	3,266	3,046	97	2,648	3,338	3,614	3,371	3,399	3,627	3,385
98	2,397	3,022	3,271	3,052	3,079	3,284	3,064	98	2,664	3,358	3,635	3,390	3,420	3,648	3,404
99	2,412	3,039	3,289	3,070	3,097	3,303	3,083	99	2,681	3,378	3,655	3,412	3,441	3,667	3,425

(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**

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: ALL EXCEPT 150-154, 156, 189-194

**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 (underwritten)	1,949	2,455	2,679	2,480	2,500	2,690	2,491	0-64 (underwritten)	2,165	2,727	2,975	2,755	2,779	2,988	2,766
0-64 (open enrollees)	1,135	1,430	1,629	1,445	1,457	1,641	1,456	0-64 (open enrollees)	1,261	1,589	1,811	1,605	1,619	1,823	1,616
65	1,135	1,430	1,629	1,445	1,457	1,641	1,456	65	1,261	1,589	1,811	1,605	1,619	1,823	1,616
66	1,193	1,504	1,699	1,518	1,532	1,712	1,530	66	1,327	1,671	1,888	1,688	1,702	1,899	1,699
67	1,254	1,579	1,777	1,596	1,610	1,788	1,607	67	1,393	1,756	1,974	1,772	1,788	1,986	1,784
68	1,306	1,646	1,856	1,662	1,677	1,868	1,673	68	1,452	1,830	2,062	1,847	1,863	2,074	1,859
69	1,364	1,720	1,932	1,737	1,752	1,944	1,749	69	1,517	1,912	2,147	1,930	1,947	2,157	1,941
70	1,419	1,788	2,005	1,805	1,823	2,016	1,818	70	1,577	1,987	2,228	2,007	2,024	2,238	2,020
71	1,473	1,856	2,075	1,875	1,891	2,087	1,886	71	1,637	2,064	2,306	2,083	2,101	2,317	2,095
72	1,524	1,921	2,140	1,940	1,957	2,153	1,951	72	1,694	2,135	2,379	2,156	2,174	2,390	2,167
73	1,573	1,981	2,200	2,002	2,020	2,212	2,013	73	1,747	2,201	2,446	2,223	2,244	2,457	2,236
74	1,618	2,039	2,258	2,058	2,076	2,271	2,071	74	1,797	2,265	2,509	2,288	2,308	2,522	2,300
75	1,659	2,090	2,313	2,111	2,129	2,324	2,123	75	1,844	2,323	2,568	2,345	2,366	2,580	2,357
76	1,697	2,138	2,361	2,159	2,178	2,372	2,171	76	1,886	2,375	2,624	2,399	2,420	2,635	2,411
77	1,733	2,183	2,412	2,206	2,225	2,424	2,218	77	1,927	2,427	2,680	2,450	2,471	2,691	2,462
78	1,768	2,226	2,455	2,248	2,267	2,467	2,259	78	1,963	2,474	2,727	2,498	2,520	2,740	2,509
79	1,797	2,264	2,497	2,288	2,308	2,507	2,300	79	1,998	2,516	2,773	2,542	2,564	2,785	2,553
80	1,827	2,302	2,529	2,324	2,345	2,541	2,336	80	2,030	2,558	2,809	2,582	2,605	2,822	2,595
81	1,853	2,335	2,560	2,358	2,379	2,572	2,370	81	2,058	2,595	2,844	2,621	2,642	2,857	2,632
82	1,877	2,366	2,592	2,390	2,411	2,604	2,401	82	2,087	2,630	2,880	2,655	2,679	2,892	2,667
83	1,903	2,397	2,622	2,420	2,441	2,633	2,432	83	2,113	2,663	2,912	2,689	2,713	2,924	2,700
84	1,925	2,426	2,651	2,450	2,471	2,662	2,462	84	2,139	2,696	2,946	2,723	2,747	2,957	2,734
85	1,949	2,455	2,679	2,480	2,500	2,690	2,491	85	2,165	2,727	2,975	2,755	2,779	2,988	2,766
86	1,970	2,482	2,705	2,507	2,529	2,716	2,518	86	2,189	2,758	3,005	2,785	2,809	3,017	2,797
87	1,991	2,508	2,731	2,534	2,556	2,741	2,545	87	2,212	2,787	3,033	2,815	2,840	3,044	2,827
88	2,011	2,534	2,755	2,559	2,581	2,766	2,571	88	2,234	2,815	3,061	2,843	2,867	3,073	2,856
89	2,030	2,558	2,778	2,582	2,606	2,790	2,595	89	2,255	2,842	3,086	2,871	2,895	3,099	2,882
90	2,048	2,580	2,801	2,606	2,629	2,813	2,617	90	2,274	2,867	3,114	2,896	2,921	3,125	2,908
91	2,065	2,601	2,823	2,626	2,651	2,835	2,639	91	2,294	2,890	3,138	2,919	2,946	3,150	2,931
92	2,081	2,622	2,844	2,647	2,670	2,857	2,659	92	2,311	2,912	3,160	2,941	2,967	3,173	2,954
93	2,095	2,640	2,864	2,666	2,689	2,875	2,677	93	2,328	2,933	3,182	2,963	2,989	3,193	2,975
94	2,109	2,656	2,881	2,683	2,706	2,893	2,696	94	2,343	2,952	3,200	2,982	3,007	3,211	2,993
95	2,120	2,673	2,896	2,698	2,722	2,908	2,710	95	2,357	2,969	3,218	2,999	3,025	3,230	3,011
96	2,133	2,688	2,912	2,714	2,739	2,924	2,726	96	2,372	2,985	3,235	3,017	3,042	3,247	3,028
97	2,147	2,705	2,927	2,731	2,755	2,939	2,741	97	2,383	3,004	3,253	3,034	3,059	3,264	3,047
98	2,157	2,720	2,944	2,747	2,771	2,956	2,758	98	2,398	3,022	3,272	3,051	3,078	3,283	3,064
99	2,171	2,735	2,960	2,763	2,787	2,973	2,775	99	2,413	3,040	3,290	3,071	3,097	3,300	3,083

(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**

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: 189-194

**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 (underwritten)	2,070	2,609	2,847	2,635	2,658	2,860	2,649	0-64 (underwritten)	2,300	2,900	3,163	2,928	2,954	3,177	2,941
0-64 (open enrollees)	1,207	1,520	1,731	1,535	1,549	1,746	1,550	0-64 (open enrollees)	1,341	1,687	1,924	1,705	1,722	1,938	1,719
65	1,207	1,520	1,731	1,535	1,549	1,746	1,550	65	1,341	1,687	1,924	1,705	1,722	1,938	1,719
66	1,268	1,599	1,806	1,614	1,628	1,819	1,628	66	1,409	1,775	2,008	1,793	1,808	2,022	1,807
67	1,332	1,678	1,889	1,695	1,709	1,902	1,709	67	1,481	1,866	2,099	1,884	1,900	2,113	1,899
68	1,388	1,749	1,972	1,767	1,783	1,988	1,781	68	1,542	1,944	2,192	1,962	1,980	2,206	1,978
69	1,451	1,828	2,053	1,846	1,861	2,067	1,860	69	1,613	2,032	2,281	2,052	2,069	2,296	2,066
70	1,508	1,901	2,131	1,920	1,936	2,144	1,934	70	1,675	2,112	2,367	2,133	2,152	2,382	2,147
71	1,565	1,972	2,206	1,992	2,010	2,220	2,008	71	1,739	2,193	2,451	2,214	2,233	2,464	2,229
72	1,620	2,042	2,275	2,061	2,080	2,289	2,076	72	1,800	2,268	2,528	2,290	2,310	2,542	2,305
73	1,672	2,105	2,339	2,126	2,146	2,353	2,142	73	1,857	2,340	2,599	2,363	2,383	2,614	2,377
74	1,719	2,167	2,400	2,188	2,207	2,415	2,203	74	1,910	2,408	2,668	2,431	2,452	2,682	2,446
75	1,763	2,222	2,457	2,243	2,264	2,472	2,257	75	1,959	2,470	2,730	2,493	2,515	2,745	2,508
76	1,803	2,272	2,509	2,295	2,314	2,523	2,309	76	2,004	2,525	2,787	2,551	2,572	2,802	2,564
77	1,843	2,321	2,563	2,345	2,365	2,577	2,358	77	2,046	2,580	2,848	2,605	2,627	2,861	2,618
78	1,879	2,366	2,609	2,389	2,410	2,624	2,402	78	2,087	2,628	2,900	2,654	2,677	2,913	2,669
79	1,910	2,408	2,653	2,430	2,452	2,668	2,444	79	2,123	2,675	2,948	2,699	2,725	2,962	2,715
80	1,942	2,446	2,687	2,471	2,492	2,703	2,484	80	2,157	2,717	2,985	2,745	2,769	3,001	2,759
81	1,970	2,482	2,723	2,506	2,528	2,736	2,520	81	2,188	2,758	3,024	2,785	2,809	3,038	2,798
82	1,995	2,515	2,756	2,540	2,562	2,769	2,553	82	2,218	2,795	3,061	2,822	2,847	3,075	2,837
83	2,022	2,547	2,786	2,572	2,595	2,801	2,586	83	2,246	2,830	3,095	2,858	2,883	3,110	2,872
84	2,046	2,580	2,816	2,605	2,626	2,830	2,618	84	2,275	2,866	3,128	2,893	2,919	3,144	2,908
85	2,070	2,609	2,847	2,635	2,658	2,860	2,649	85	2,300	2,900	3,163	2,928	2,954	3,177	2,941
86	2,094	2,637	2,875	2,665	2,687	2,890	2,679	86	2,327	2,932	3,194	2,961	2,985	3,208	2,974
87	2,115	2,666	2,901	2,694	2,716	2,914	2,707	87	2,352	2,962	3,224	2,992	3,018	3,237	3,006
88	2,137	2,694	2,928	2,719	2,743	2,941	2,734	88	2,375	2,992	3,253	3,022	3,047	3,267	3,036
89	2,157	2,719	2,954	2,745	2,769	2,968	2,759	89	2,398	3,021	3,280	3,051	3,076	3,296	3,065
90	2,177	2,742	2,979	2,769	2,794	2,992	2,784	90	2,419	3,047	3,308	3,078	3,104	3,322	3,092
91	2,195	2,765	3,001	2,792	2,816	3,015	2,806	91	2,439	3,072	3,335	3,102	3,128	3,350	3,116
92	2,212	2,786	3,024	2,814	2,838	3,038	2,828	92	2,457	3,095	3,359	3,126	3,154	3,374	3,142
93	2,228	2,806	3,044	2,833	2,858	3,057	2,848	93	2,474	3,117	3,380	3,147	3,175	3,396	3,163
94	2,242	2,824	3,061	2,851	2,877	3,075	2,867	94	2,490	3,137	3,401	3,168	3,197	3,414	3,182
95	2,255	2,840	3,078	2,868	2,893	3,092	2,882	95	2,505	3,155	3,420	3,187	3,215	3,433	3,200
96	2,267	2,857	3,095	2,885	2,911	3,110	2,900	96	2,519	3,174	3,439	3,205	3,234	3,452	3,219
97	2,280	2,873	3,112	2,902	2,928	3,126	2,917	97	2,534	3,192	3,458	3,225	3,253	3,473	3,240
98	2,295	2,891	3,128	2,919	2,945	3,144	2,933	98	2,550	3,213	3,476	3,244	3,271	3,491	3,258
99	2,308	2,908	3,146	2,937	2,962	3,161	2,950	99	2,564	3,231	3,495	3,262	3,290	3,510	3,277

(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**

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: 150-154, 156

**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 (underwritten)	1,882	2,372	2,588	2,395	2,416	2,600	2,408	0-64 (underwritten)	2,091	2,636	2,875	2,662	2,685	2,888	2,674
0-64 (open enrollees)	1,097	1,382	1,574	1,395	1,408	1,587	1,409	0-64 (open enrollees)	1,219	1,534	1,749	1,550	1,565	1,762	1,563
65	1,097	1,382	1,574	1,395	1,408	1,587	1,409	65	1,219	1,534	1,749	1,550	1,565	1,762	1,563
66	1,153	1,454	1,642	1,467	1,480	1,654	1,480	66	1,281	1,614	1,825	1,630	1,644	1,838	1,643
67	1,211	1,525	1,717	1,541	1,554	1,729	1,554	67	1,346	1,696	1,908	1,713	1,727	1,921	1,726
68	1,262	1,590	1,793	1,606	1,621	1,807	1,619	68	1,402	1,767	1,993	1,784	1,800	2,005	1,798
69	1,319	1,662	1,866	1,678	1,692	1,879	1,691	69	1,466	1,847	2,074	1,865	1,881	2,087	1,878
70	1,371	1,728	1,937	1,745	1,760	1,949	1,758	70	1,523	1,920	2,152	1,939	1,956	2,165	1,952
71	1,423	1,793	2,005	1,811	1,827	2,018	1,825	71	1,581	1,994	2,228	2,013	2,030	2,240	2,026
72	1,473	1,856	2,068	1,874	1,891	2,081	1,887	72	1,636	2,062	2,298	2,082	2,100	2,311	2,095
73	1,520	1,914	2,126	1,933	1,951	2,139	1,947	73	1,688	2,127	2,363	2,148	2,166	2,376	2,161
74	1,563	1,970	2,182	1,989	2,006	2,195	2,003	74	1,736	2,189	2,425	2,210	2,229	2,438	2,224
75	1,603	2,020	2,234	2,039	2,058	2,247	2,052	75	1,781	2,245	2,482	2,266	2,286	2,495	2,280
76	1,639	2,065	2,281	2,086	2,104	2,294	2,099	76	1,822	2,295	2,534	2,319	2,338	2,547	2,331
77	1,675	2,110	2,330	2,132	2,150	2,343	2,144	77	1,860	2,345	2,589	2,368	2,388	2,601	2,380
78	1,708	2,151	2,372	2,172	2,191	2,385	2,184	78	1,897	2,389	2,636	2,413	2,434	2,648	2,426
79	1,736	2,189	2,412	2,209	2,229	2,425	2,222	79	1,930	2,432	2,680	2,454	2,477	2,693	2,468
80	1,765	2,224	2,443	2,246	2,265	2,457	2,258	80	1,961	2,470	2,714	2,495	2,517	2,728	2,508
81	1,791	2,256	2,475	2,278	2,298	2,487	2,291	81	1,989	2,507	2,749	2,532	2,554	2,762	2,544
82	1,814	2,286	2,505	2,309	2,329	2,517	2,321	82	2,016	2,541	2,783	2,565	2,588	2,795	2,579
83	1,838	2,315	2,533	2,338	2,359	2,546	2,351	83	2,042	2,573	2,814	2,598	2,621	2,827	2,611
84	1,860	2,345	2,560	2,368	2,387	2,573	2,380	84	2,068	2,605	2,844	2,630	2,654	2,858	2,644
85	1,882	2,372	2,588	2,395	2,416	2,600	2,408	85	2,091	2,636	2,875	2,662	2,685	2,888	2,674
86	1,904	2,397	2,614	2,423	2,443	2,627	2,435	86	2,115	2,665	2,904	2,692	2,714	2,916	2,704
87	1,923	2,424	2,637	2,449	2,469	2,649	2,461	87	2,138	2,693	2,931	2,720	2,744	2,943	2,733
88	1,943	2,449	2,662	2,472	2,494	2,674	2,485	88	2,159	2,720	2,957	2,747	2,770	2,970	2,760
89	1,961	2,472	2,685	2,495	2,517	2,698	2,508	89	2,180	2,746	2,982	2,774	2,796	2,996	2,786
90	1,979	2,493	2,708	2,517	2,540	2,720	2,531	90	2,199	2,770	3,007	2,798	2,822	3,020	2,811
91	1,995	2,514	2,728	2,538	2,560	2,741	2,551	91	2,217	2,793	3,032	2,820	2,844	3,045	2,833
92	2,011	2,533	2,749	2,558	2,580	2,762	2,571	92	2,234	2,814	3,054	2,842	2,867	3,067	2,856
93	2,025	2,551	2,767	2,575	2,598	2,779	2,589	93	2,249	2,834	3,073	2,861	2,886	3,087	2,875
94	2,038	2,567	2,783	2,592	2,615	2,795	2,606	94	2,264	2,852	3,092	2,880	2,906	3,104	2,893
95	2,050	2,582	2,798	2,607	2,630	2,811	2,620	95	2,277	2,868	3,109	2,897	2,923	3,121	2,909
96	2,061	2,597	2,814	2,623	2,646	2,827	2,636	96	2,290	2,885	3,126	2,914	2,940	3,138	2,926
97	2,073	2,612	2,829	2,638	2,662	2,842	2,652	97	2,304	2,902	3,144	2,932	2,957	3,157	2,945
98	2,086	2,628	2,844	2,654	2,677	2,858	2,666	98	2,318	2,921	3,160	2,949	2,974	3,174	2,962
99	2,098	2,644	2,860	2,670	2,693	2,874	2,682	99	2,331	2,937	3,177	2,965	2,991	3,191	2,979

(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**

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: ALL EXCEPT 150-154, 156, 189-194

**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 (underwritten)	1,694	2,135	2,329	2,156	2,174	2,340	2,167	0-64 (underwritten)	1,882	2,372	2,588	2,396	2,417	2,599	2,407
0-64 (open enrollees)	987	1,244	1,417	1,256	1,267	1,428	1,268	0-64 (open enrollees)	1,097	1,381	1,574	1,395	1,409	1,586	1,407
65	987	1,244	1,417	1,256	1,267	1,428	1,268	65	1,097	1,381	1,574	1,395	1,409	1,586	1,407
66	1,038	1,309	1,478	1,320	1,332	1,489	1,332	66	1,153	1,453	1,643	1,467	1,480	1,654	1,479
67	1,090	1,373	1,545	1,387	1,399	1,556	1,399	67	1,211	1,526	1,717	1,542	1,554	1,729	1,553
68	1,136	1,431	1,614	1,445	1,459	1,626	1,457	68	1,262	1,590	1,794	1,606	1,620	1,805	1,618
69	1,187	1,496	1,679	1,510	1,523	1,691	1,522	69	1,319	1,662	1,867	1,679	1,693	1,878	1,690
70	1,234	1,555	1,743	1,571	1,584	1,754	1,582	70	1,371	1,728	1,937	1,745	1,760	1,949	1,757
71	1,281	1,614	1,805	1,630	1,644	1,816	1,643	71	1,423	1,795	2,005	1,812	1,827	2,016	1,823
72	1,326	1,670	1,861	1,687	1,702	1,873	1,698	72	1,472	1,856	2,068	1,874	1,890	2,080	1,886
73	1,368	1,723	1,913	1,740	1,756	1,925	1,752	73	1,519	1,914	2,127	1,933	1,949	2,138	1,945
74	1,407	1,773	1,964	1,790	1,805	1,976	1,803	74	1,562	1,970	2,183	1,989	2,006	2,194	2,002
75	1,443	1,818	2,011	1,835	1,852	2,022	1,847	75	1,603	2,021	2,234	2,039	2,057	2,246	2,052
76	1,475	1,859	2,053	1,877	1,894	2,065	1,889	76	1,640	2,066	2,281	2,087	2,104	2,292	2,098
77	1,508	1,899	2,097	1,919	1,935	2,109	1,930	77	1,674	2,111	2,330	2,131	2,149	2,341	2,142
78	1,537	1,936	2,135	1,955	1,972	2,147	1,966	78	1,707	2,150	2,372	2,172	2,191	2,383	2,183
79	1,562	1,970	2,171	1,988	2,006	2,183	2,000	79	1,737	2,189	2,412	2,209	2,229	2,424	2,221
80	1,589	2,002	2,199	2,021	2,039	2,211	2,032	80	1,765	2,223	2,443	2,246	2,265	2,455	2,257
81	1,612	2,030	2,228	2,050	2,068	2,238	2,062	81	1,790	2,256	2,474	2,279	2,299	2,486	2,290
82	1,633	2,057	2,255	2,078	2,096	2,265	2,089	82	1,814	2,287	2,505	2,309	2,329	2,516	2,321
83	1,654	2,084	2,280	2,104	2,123	2,291	2,116	83	1,838	2,316	2,533	2,338	2,359	2,544	2,350
84	1,674	2,111	2,304	2,131	2,148	2,316	2,142	84	1,861	2,345	2,560	2,367	2,389	2,572	2,380
85	1,694	2,135	2,329	2,156	2,174	2,340	2,167	85	1,882	2,372	2,588	2,396	2,417	2,599	2,407
86	1,714	2,157	2,353	2,181	2,199	2,364	2,192	86	1,904	2,399	2,614	2,423	2,443	2,624	2,434
87	1,731	2,182	2,373	2,204	2,222	2,384	2,215	87	1,924	2,424	2,638	2,448	2,470	2,649	2,460
88	1,749	2,204	2,396	2,225	2,245	2,407	2,237	88	1,943	2,448	2,661	2,472	2,493	2,673	2,484
89	1,765	2,225	2,417	2,246	2,265	2,428	2,257	89	1,962	2,471	2,684	2,497	2,516	2,696	2,507
90	1,781	2,244	2,437	2,265	2,286	2,448	2,278	90	1,979	2,493	2,706	2,518	2,540	2,718	2,530
91	1,796	2,263	2,455	2,284	2,304	2,467	2,296	91	1,995	2,514	2,729	2,538	2,560	2,741	2,550
92	1,810	2,280	2,474	2,302	2,322	2,486	2,314	92	2,011	2,533	2,749	2,558	2,580	2,760	2,570
93	1,823	2,296	2,490	2,318	2,338	2,501	2,330	93	2,024	2,551	2,766	2,575	2,597	2,778	2,588
94	1,834	2,310	2,505	2,333	2,354	2,516	2,345	94	2,038	2,567	2,783	2,592	2,615	2,794	2,604
95	1,845	2,324	2,518	2,346	2,367	2,530	2,358	95	2,049	2,581	2,798	2,607	2,631	2,809	2,618
96	1,855	2,337	2,533	2,361	2,381	2,544	2,372	96	2,061	2,597	2,813	2,623	2,646	2,824	2,633
97	1,866	2,351	2,546	2,374	2,396	2,558	2,387	97	2,074	2,612	2,830	2,639	2,661	2,841	2,651
98	1,877	2,365	2,560	2,389	2,409	2,572	2,399	98	2,086	2,629	2,844	2,654	2,677	2,857	2,666
99	1,888	2,380	2,574	2,403	2,424	2,587	2,414	99	2,098	2,643	2,859	2,669	2,692	2,872	2,681

(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**

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: 189-194

**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 (underwritten)	198.50	250.08	272.92	252.58	254.67	274.00	253.75	0-64 (underwritten)	220.50	277.75	303.08	280.58	283.08	304.33	281.67
0-64 (open enrollees)	115.58	145.67	165.92	147.17	148.42	167.08	148.33	0-64 (open enrollees)	128.42	161.92	184.42	163.42	164.92	185.67	164.67
65	115.58	145.67	165.92	147.17	148.42	167.08	148.33	65	128.42	161.92	184.42	163.42	164.92	185.67	164.67
66	121.58	153.17	173.08	154.67	156.00	174.33	155.83	66	135.08	170.25	192.33	171.92	173.33	193.42	173.08
67	127.67	160.75	180.92	162.50	164.00	182.17	163.67	67	141.92	178.83	201.00	180.50	182.17	202.33	181.67
68	133.00	167.67	189.00	169.33	170.75	190.33	170.42	68	147.83	186.33	210.00	188.08	189.75	211.17	189.33
69	139.00	175.17	196.83	176.92	178.50	198.00	178.08	69	154.58	194.67	218.67	196.50	198.25	219.75	197.75
70	144.58	182.17	204.25	183.92	185.67	205.33	185.17	70	160.58	202.42	226.92	204.42	206.17	228.00	205.67
71	150.08	189.00	211.33	190.92	192.58	212.58	192.17	71	166.75	210.17	234.83	212.08	213.92	235.92	213.42
72	155.17	195.58	218.00	197.58	199.25	219.25	198.75	72	172.50	217.42	242.25	219.58	221.50	243.42	220.75
73	160.25	201.75	224.00	203.83	205.67	225.33	205.08	73	177.92	224.17	249.17	226.42	228.50	250.25	227.67
74	164.83	207.67	230.00	209.67	211.50	231.25	210.92	74	183.08	230.75	255.58	233.00	235.00	256.83	234.25
75	168.92	212.83	235.58	215.08	216.92	236.67	216.25	75	187.83	236.58	261.50	238.92	241.00	262.83	240.08
76	172.92	217.83	240.42	219.92	221.83	241.67	221.08	76	192.08	241.92	267.25	244.33	246.50	268.42	245.58
77	176.50	222.42	245.67	224.67	226.58	246.83	225.83	77	196.25	247.25	273.00	249.50	251.75	274.08	250.83
78	180.00	226.67	250.08	229.00	230.92	251.25	230.08	78	199.92	252.00	277.75	254.50	256.67	279.00	255.58
79	183.08	230.67	254.25	233.00	235.00	255.42	234.25	79	203.50	256.33	282.42	258.83	261.17	283.58	260.08
80	186.08	234.50	257.58	236.67	238.92	258.75	238.00	80	206.75	260.50	286.08	263.00	265.25	287.42	264.25
81	188.75	237.75	260.67	240.17	242.25	262.00	241.33	81	209.67	264.25	289.67	266.92	269.17	290.92	268.00
82	191.25	241.00	264.00	243.42	245.58	265.17	244.58	82	212.58	267.83	293.33	270.42	272.92	294.50	271.58
83	193.75	244.08	267.00	246.50	248.58	268.17	247.67	83	215.25	271.25	296.67	273.92	276.25	297.83	275.00
84	196.08	247.08	270.00	249.50	251.75	271.17	250.83	84	217.92	274.67	300.00	277.42	279.75	301.17	278.50
85	198.50	250.08	272.92	252.58	254.67	274.00	253.75	85	220.50	277.75	303.08	280.58	283.08	304.33	281.67
86	200.67	252.83	275.50	255.33	257.58	276.67	256.50	86	222.92	280.83	306.08	283.58	286.08	307.25	284.92
87	202.75	255.50	278.08	258.08	260.33	279.25	259.25	87	225.33	283.92	308.92	286.75	289.33	310.00	287.92
88	204.75	258.08	280.58	260.58	262.92	281.67	261.92	88	227.50	286.75	311.75	289.58	292.08	312.92	290.83
89	206.83	260.50	283.00	263.00	265.50	284.17	264.25	89	229.75	289.50	314.33	292.42	294.92	315.58	293.50
90	208.58	262.83	285.25	265.50	267.75	286.58	266.58	90	231.67	292.00	317.17	295.00	297.58	318.25	296.17
91	210.25	264.92	287.58	267.50	270.00	288.75	268.75	91	233.67	294.33	319.67	297.25	300.00	320.83	298.58
92	211.92	267.00	289.67	269.58	272.00	290.92	270.75	92	235.42	296.67	321.83	299.58	302.25	323.17	300.83
93	213.42	268.83	291.67	271.50	273.92	292.75	272.58	93	237.17	298.75	324.08	301.75	304.42	325.25	303.00
94	214.75	270.50	293.42	273.25	275.67	294.58	274.58	94	238.58	300.67	326.00	303.67	306.25	327.08	304.83
95	216.00	272.25	295.00	274.83	277.17	296.17	276.00	95	240.08	302.42	327.75	305.42	308.08	329.00	306.67
96	217.25	273.83	296.67	276.50	278.92	297.83	277.67	96	241.58	304.08	329.42	307.25	309.83	330.75	308.33
97	218.67	275.50	298.08	278.08	280.58	299.42	279.25	97	242.75	306.00	331.25	309.00	311.58	332.50	310.33
98	219.75	277.00	299.83	279.75	282.25	301.00	280.83	98	244.17	307.83	333.25	310.75	313.50	334.42	312.00
99	221.08	278.58	301.50	281.42	283.92	302.75	282.58	99	245.75	309.67	335.08	312.75	315.42	336.17	314.00

(Add \$25 One-time Policy Fee)

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

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: 150-154, 156

**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 (underwritten)	180.42	227.33	248.08	229.58	231.50	249.08	230.67	0-64 (underwritten)	200.42	252.50	275.50	255.08	257.33	276.67	256.08
0-64 (open enrollees)	105.08	132.42	150.83	133.75	134.92	151.92	134.83	0-64 (open enrollees)	116.75	147.17	167.67	148.58	149.92	168.75	149.67
65	105.08	132.42	150.83	133.75	134.92	151.92	134.83	65	116.75	147.17	167.67	148.58	149.92	168.75	149.67
66	110.50	139.25	157.33	140.58	141.83	158.50	141.67	66	122.83	154.75	174.83	156.25	157.58	175.83	157.33
67	116.08	146.17	164.50	147.75	149.08	165.58	148.75	67	129.00	162.58	182.75	164.08	165.58	183.92	165.17
68	120.92	152.42	171.83	153.92	155.25	173.00	154.92	68	134.42	169.42	190.92	171.00	172.50	192.00	172.08
69	126.33	159.25	178.92	160.83	162.25	180.00	161.92	69	140.50	177.00	198.75	178.67	180.25	199.75	179.75
70	131.42	165.58	185.67	167.17	168.75	186.67	168.33	70	146.00	184.00	206.25	185.83	187.42	207.25	187.00
71	136.42	171.83	192.08	173.58	175.08	193.25	174.67	71	151.58	191.08	213.50	192.83	194.50	214.50	194.00
72	141.08	177.83	198.17	179.58	181.17	199.33	180.67	72	156.83	197.67	220.25	199.58	201.33	221.25	200.67
73	145.67	183.42	203.67	185.33	187.00	204.83	186.42	73	161.75	203.75	226.50	205.83	207.75	227.50	207.00
74	149.83	188.75	209.08	190.58	192.25	210.25	191.75	74	166.42	209.75	232.33	211.83	213.67	233.50	212.92
75	153.58	193.50	214.17	195.50	197.17	215.17	196.58	75	170.75	215.08	237.75	217.17	219.08	238.92	218.25
76	157.17	198.00	218.58	199.92	201.67	219.67	201.00	76	174.58	219.92	242.92	222.08	224.08	244.00	223.25
77	160.42	202.17	223.33	204.25	206.00	224.42	205.33	77	178.42	224.75	248.17	226.83	228.83	249.17	228.00
78	163.67	206.08	227.33	208.17	209.92	228.42	209.17	78	181.75	229.08	252.50	231.33	233.33	253.67	232.33
79	166.42	209.67	231.17	211.83	213.67	232.17	212.92	79	185.00	233.00	256.75	235.33	237.42	257.83	236.42
80	169.17	213.17	234.17	215.17	217.17	235.25	216.33	80	187.92	236.83	260.08	239.08	241.17	261.25	240.25
81	171.58	216.17	237.00	218.33	220.25	238.17	219.42	81	190.58	240.25	263.33	242.67	244.67	264.50	243.67
82	173.83	219.08	240.00	221.25	223.25	241.08	222.33	82	193.25	243.50	266.67	245.83	248.08	267.75	246.92
83	176.17	221.92	242.75	224.08	226.00	243.75	225.17	83	195.67	246.58	269.67	249.00	251.17	270.75	250.00
84	178.25	224.58	245.42	226.83	228.83	246.50	228.00	84	198.08	249.67	272.75	252.17	254.33	273.75	253.17
85	180.42	227.33	248.08	229.58	231.50	249.08	230.67	85	200.42	252.50	275.50	255.08	257.33	276.67	256.08
86	182.42	229.83	250.42	232.08	234.17	251.50	233.17	86	202.67	255.33	278.25	257.83	260.08	279.33	259.00
87	184.33	232.25	252.83	234.58	236.67	253.83	235.67	87	204.83	258.08	280.83	260.67	263.00	281.83	261.75
88	186.17	234.58	255.08	236.92	239.00	256.08	238.08	88	206.83	260.67	283.42	263.25	265.50	284.50	264.42
89	188.00	236.83	257.25	239.08	241.33	258.33	240.25	89	208.83	263.17	285.75	265.83	268.08	286.92	266.83
90	189.58	238.92	259.33	241.33	243.42	260.50	242.33	90	210.58	265.42	288.33	268.17	270.50	289.33	269.25
91	191.17	240.83	261.42	243.17	245.42	262.50	244.33	91	212.42	267.58	290.58	270.25	272.75	291.67	271.42
92	192.67	242.75	263.33	245.08	247.25	264.50	246.17	92	214.00	269.67	292.58	272.33	274.75	293.75	273.50
93	194.00	244.42	265.17	246.83	249.00	266.17	247.83	93	215.58	271.58	294.58	274.33	276.75	295.67	275.42
94	195.25	245.92	266.75	248.42	250.58	267.83	249.58	94	216.92	273.33	296.33	276.08	278.42	297.33	277.08
95	196.33	247.50	268.17	249.83	252.00	269.25	250.92	95	218.25	274.92	297.92	277.67	280.08	299.08	278.75
96	197.50	248.92	269.67	251.33	253.58	270.75	252.42	96	219.58	276.42	299.50	279.33	281.67	300.67	280.33
97	198.75	250.42	271.00	252.83	255.08	272.17	253.83	97	220.67	278.17	301.17	280.92	283.25	302.25	282.08
98	199.75	251.83	272.58	254.33	256.58	273.67	255.33	98	222.00	279.83	302.92	282.50	285.00	304.00	283.67
99	201.00	253.25	274.08	255.83	258.08	275.25	256.92	99	223.42	281.50	304.58	284.33	286.75	305.58	285.42

(Add \$25 One-time Policy Fee)



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

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: ALL EXCEPT 150-154, 156, 189-194

**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 (underwritten)	162.42	204.58	223.25	206.67	208.33	224.17	207.58	0-64 (underwritten)	180.42	227.25	247.92	229.58	231.58	249.00	230.50
0-64 (open enrollees)	94.58	119.17	135.75	120.42	121.42	136.75	121.33	0-64 (open enrollees)	105.08	132.42	150.92	133.75	134.92	151.92	134.67
65	94.58	119.17	135.75	120.42	121.42	136.75	121.33	65	105.08	132.42	150.92	133.75	134.92	151.92	134.67
66	99.42	125.33	141.58	126.50	127.67	142.67	127.50	66	110.58	139.25	157.33	140.67	141.83	158.25	141.58
67	104.50	131.58	148.08	133.00	134.17	149.00	133.92	67	116.08	146.33	164.50	147.67	149.00	165.50	148.67
68	108.83	137.17	154.67	138.50	139.75	155.67	139.42	68	121.00	152.50	171.83	153.92	155.25	172.83	154.92
69	113.67	143.33	161.00	144.75	146.00	162.00	145.75	69	126.42	159.33	178.92	160.83	162.25	179.75	161.75
70	118.25	149.00	167.08	150.42	151.92	168.00	151.50	70	131.42	165.58	185.67	167.25	168.67	186.50	168.33
71	122.75	154.67	172.92	156.25	157.58	173.92	157.17	71	136.42	172.00	192.17	173.58	175.08	193.08	174.58
72	127.00	160.08	178.33	161.67	163.08	179.42	162.58	72	141.17	177.92	198.25	179.67	181.17	199.17	180.58
73	131.08	165.08	183.33	166.83	168.33	184.33	167.75	73	145.58	183.42	203.83	185.25	187.00	204.75	186.33
74	134.83	169.92	188.17	171.50	173.00	189.25	172.58	74	149.75	188.75	209.08	190.67	192.33	210.17	191.67
75	138.25	174.17	192.75	175.92	177.42	193.67	176.92	75	153.67	193.58	214.00	195.42	197.17	215.00	196.42
76	141.42	178.17	196.75	179.92	181.50	197.67	180.92	76	157.17	197.92	218.67	199.92	201.67	219.58	200.92
77	144.42	181.92	201.00	183.83	185.42	202.00	184.83	77	160.58	202.25	223.33	204.17	205.92	224.25	205.17
78	147.33	185.50	204.58	187.33	188.92	205.58	188.25	78	163.58	206.17	227.25	208.17	210.00	228.33	209.08
79	149.75	188.67	208.08	190.67	192.33	208.92	191.67	79	166.50	209.67	231.08	211.83	213.67	232.08	212.75
80	152.25	191.83	210.75	193.67	195.42	211.75	194.67	80	169.17	213.17	234.08	215.17	217.08	235.17	216.25
81	154.42	194.58	213.33	196.50	198.25	214.33	197.50	81	171.50	216.25	237.00	218.42	220.17	238.08	219.33
82	156.42	197.17	216.00	199.17	200.92	217.00	200.08	82	173.92	219.17	240.00	221.25	223.25	241.00	222.25
83	158.58	199.75	218.50	201.67	203.42	219.42	202.67	83	176.08	221.92	242.67	224.08	226.08	243.67	225.00
84	160.42	202.17	220.92	204.17	205.92	221.83	205.17	84	178.25	224.67	245.50	226.92	228.92	246.42	227.83
85	162.42	204.58	223.25	206.67	208.33	224.17	207.58	85	180.42	227.25	247.92	229.58	231.58	249.00	230.50
86	164.17	206.83	225.42	208.92	210.75	226.33	209.83	86	182.42	229.83	250.42	232.08	234.08	251.42	233.08
87	165.92	209.00	227.58	211.17	213.00	228.42	212.08	87	184.33	232.25	252.75	234.58	236.67	253.67	235.58
88	167.58	211.17	229.58	213.25	215.08	230.50	214.25	88	186.17	234.58	255.08	236.92	238.92	256.08	238.00
89	169.17	213.17	231.50	215.17	217.17	232.50	216.25	89	187.92	236.83	257.17	239.25	241.25	258.25	240.17
90	170.67	215.00	233.42	217.17	219.08	234.42	218.08	90	189.50	238.92	259.50	241.33	243.42	260.42	242.33
91	172.08	216.75	235.25	218.83	220.92	236.25	219.92	91	191.17	240.83	261.50	243.25	245.50	262.50	244.25
92	173.42	218.50	237.00	220.58	222.50	238.08	221.58	92	192.58	242.67	263.33	245.08	247.25	264.42	246.17
93	174.58	220.00	238.67	222.17	224.08	239.58	223.08	93	194.00	244.42	265.17	246.92	249.08	266.08	247.92
94	175.75	221.33	240.08	223.58	225.50	241.08	224.67	94	195.25	246.00	266.67	248.50	250.58	267.58	249.42
95	176.67	222.75	241.33	224.83	226.83	242.33	225.83	95	196.42	247.42	268.17	249.92	252.08	269.17	250.92
96	177.75	224.00	242.67	226.17	228.25	243.67	227.17	96	197.67	248.75	269.58	251.42	253.50	270.58	252.33
97	178.92	225.42	243.92	227.58	229.58	244.92	228.42	97	198.58	250.33	271.08	252.83	254.92	272.00	253.92
98	179.75	226.67	245.33	228.92	230.92	246.33	229.83	98	199.83	251.83	272.67	254.25	256.50	273.58	255.33
99	180.92	227.92	246.67	230.25	232.25	247.75	231.25	99	201.08	253.33	274.17	255.92	258.08	275.00	256.92

(Add \$25 One-time Policy Fee)

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

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: 189-194

**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 (underwritten)	172.50	217.42	237.25	219.58	221.50	238.33	220.75	0-64 (underwritten)	191.67	241.67	263.58	244.00	246.17	264.75	245.08
0-64 (open enrollees)	100.58	126.67	144.25	127.92	129.08	145.50	129.17	0-64 (open enrollees)	111.75	140.58	160.33	142.08	143.50	161.50	143.25
65	100.58	126.67	144.25	127.92	129.08	145.50	129.17	65	111.75	140.58	160.33	142.08	143.50	161.50	143.25
66	105.67	133.25	150.50	134.50	135.67	151.58	135.67	66	117.42	147.92	167.33	149.42	150.67	168.50	150.58
67	111.00	139.83	157.42	141.25	142.42	158.50	142.42	67	123.42	155.50	174.92	157.00	158.33	176.08	158.25
68	115.67	145.75	164.33	147.25	148.58	165.67	148.42	68	128.50	162.00	182.67	163.50	165.00	183.83	164.83
69	120.92	152.33	171.08	153.83	155.08	172.25	155.00	69	134.42	169.33	190.08	171.00	172.42	191.33	172.17
70	125.67	158.42	177.58	160.00	161.33	178.67	161.17	70	139.58	176.00	197.25	177.75	179.33	198.50	178.92
71	130.42	164.33	183.83	166.00	167.50	185.00	167.33	71	144.92	182.75	204.25	184.50	186.08	205.33	185.75
72	135.00	170.17	189.58	171.75	173.33	190.75	173.00	72	150.00	189.00	210.67	190.83	192.50	211.83	192.08
73	139.33	175.42	194.92	177.17	178.83	196.08	178.50	73	154.75	195.00	216.58	196.92	198.58	217.83	198.08
74	143.25	180.58	200.00	182.33	183.92	201.25	183.58	74	159.17	200.67	222.33	202.58	204.33	223.50	203.83
75	146.92	185.17	204.75	186.92	188.67	206.00	188.08	75	163.25	205.83	227.50	207.75	209.58	228.75	209.00
76	150.25	189.33	209.08	191.25	192.83	210.25	192.42	76	167.00	210.42	232.25	212.58	214.33	233.50	213.67
77	153.58	193.42	213.58	195.42	197.08	214.75	196.50	77	170.50	215.00	237.33	217.08	218.92	238.42	218.17
78	156.58	197.17	217.42	199.08	200.83	218.67	200.17	78	173.92	219.00	241.67	221.17	223.08	242.75	222.42
79	159.17	200.67	221.08	202.50	204.33	222.33	203.67	79	176.92	222.92	245.67	224.92	227.08	246.83	226.25
80	161.83	203.83	223.92	205.92	207.67	225.25	207.00	80	179.75	226.42	248.75	228.75	230.75	250.08	229.92
81	164.17	206.83	226.92	208.83	210.67	228.00	210.00	81	182.33	229.83	252.00	232.08	234.08	253.17	233.17
82	166.25	209.58	229.67	211.67	213.50	230.75	212.75	82	184.83	232.92	255.08	235.17	237.25	256.25	236.42
83	168.50	212.25	232.17	214.33	216.25	233.42	215.50	83	187.17	235.83	257.92	238.17	240.25	259.17	239.33
84	170.50	215.00	234.67	217.08	218.83	235.83	218.17	84	189.58	238.83	260.67	241.08	243.25	262.00	242.33
85	172.50	217.42	237.25	219.58	221.50	238.33	220.75	85	191.67	241.67	263.58	244.00	246.17	264.75	245.08
86	174.50	219.75	239.58	222.08	223.92	240.83	223.25	86	193.92	244.33	266.17	246.75	248.75	267.33	247.83
87	176.25	222.17	241.75	224.50	226.33	242.83	225.58	87	196.00	246.83	268.67	249.33	251.50	269.75	250.50
88	178.08	224.50	244.00	226.58	228.58	245.08	227.83	88	197.92	249.33	271.08	251.83	253.92	272.25	253.00
89	179.75	226.58	246.17	228.75	230.75	247.33	229.92	89	199.83	251.75	273.33	254.25	256.33	274.67	255.42
90	181.42	228.50	248.25	230.75	232.83	249.33	232.00	90	201.58	253.92	275.67	256.50	258.67	276.83	257.67
91	182.92	230.42	250.08	232.67	234.67	251.25	233.83	91	203.25	256.00	277.92	258.50	260.67	279.17	259.67
92	184.33	232.17	252.00	234.50	236.50	253.17	235.67	92	204.75	257.92	279.92	260.50	262.83	281.17	261.83
93	185.67	233.83	253.67	236.08	238.17	254.75	237.33	93	206.17	259.75	281.67	262.25	264.58	283.00	263.58
94	186.83	235.33	255.08	237.58	239.75	256.25	238.92	94	207.50	261.42	283.42	264.00	266.42	284.50	265.17
95	187.92	236.67	256.50	239.00	241.08	257.67	240.17	95	208.75	262.92	285.00	265.58	267.92	286.08	266.67
96	188.92	238.08	257.92	240.42	242.58	259.17	241.67	96	209.92	264.50	286.58	267.08	269.50	287.67	268.25
97	190.00	239.42	259.33	241.83	244.00	260.50	243.08	97	211.17	266.00	288.17	268.75	271.08	289.42	270.00
98	191.25	240.92	260.67	243.25	245.42	262.00	244.42	98	212.50	267.75	289.67	270.33	272.58	290.92	271.50
99	192.33	242.33	262.17	244.75	246.83	263.42	245.83	99	213.67	269.25	291.25	271.83	274.17	292.50	273.08

(Add \$25 One-time Policy Fee)

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

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: 150-154, 156

**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 (underwritten)	156.83	197.67	215.67	199.58	201.33	216.67	200.67	0-64 (underwritten)	174.25	219.67	239.58	221.83	223.75	240.67	222.83
0-64 (open enrollees)	91.42	115.17	131.17	116.25	117.33	132.25	117.42	0-64 (open enrollees)	101.58	127.83	145.75	129.17	130.42	146.83	130.25
65	91.42	115.17	131.17	116.25	117.33	132.25	117.42	65	101.58	127.83	145.75	129.17	130.42	146.83	130.25
66	96.08	121.17	136.83	122.25	123.33	137.83	123.33	66	106.75	134.50	152.08	135.83	137.00	153.17	136.92
67	100.92	127.08	143.08	128.42	129.50	144.08	129.50	67	112.17	141.33	159.00	142.75	143.92	160.08	143.83
68	105.17	132.50	149.42	133.83	135.08	150.58	134.92	68	116.83	147.25	166.08	148.67	150.00	167.08	149.83
69	109.92	138.50	155.50	139.83	141.00	156.58	140.92	69	122.17	153.92	172.83	155.42	156.75	173.92	156.50
70	114.25	144.00	161.42	145.42	146.67	162.42	146.50	70	126.92	160.00	179.33	161.58	163.00	180.42	162.67
71	118.58	149.42	167.08	150.92	152.25	168.17	152.08	71	131.75	166.17	185.67	167.75	169.17	186.67	168.83
72	122.75	154.67	172.33	156.17	157.58	173.42	157.25	72	136.33	171.83	191.50	173.50	175.00	192.58	174.58
73	126.67	159.50	177.17	161.08	162.58	178.25	162.25	73	140.67	177.25	196.92	179.00	180.50	198.00	180.08
74	130.25	164.17	181.83	165.75	167.17	182.92	166.92	74	144.67	182.42	202.08	184.17	185.75	203.17	185.33
75	133.58	168.33	186.17	169.92	171.50	187.25	171.00	75	148.42	187.08	206.83	188.83	190.50	207.92	190.00
76	136.58	172.08	190.08	173.83	175.33	191.17	174.92	76	151.83	191.25	211.17	193.25	194.83	212.25	194.25
77	139.58	175.83	194.17	177.67	179.17	195.25	178.67	77	155.00	195.42	215.75	197.33	199.00	216.75	198.33
78	142.33	179.25	197.67	181.00	182.58	198.75	182.00	78	158.08	199.08	219.67	201.08	202.83	220.67	202.17
79	144.67	182.42	201.00	184.08	185.75	202.08	185.17	79	160.83	202.67	223.33	204.50	206.42	224.42	205.67
80	147.08	185.33	203.58	187.17	188.75	204.75	188.17	80	163.42	205.83	226.17	207.92	209.75	227.33	209.00
81	149.25	188.00	206.25	189.83	191.50	207.25	190.92	81	165.75	208.92	229.08	211.00	212.83	230.17	212.00
82	151.17	190.50	208.75	192.42	194.08	209.75	193.42	82	168.00	211.75	231.92	213.75	215.67	232.92	214.92
83	153.17	192.92	211.08	194.83	196.58	212.17	195.92	83	170.17	214.42	234.50	216.50	218.42	235.58	217.58
84	155.00	195.42	213.33	197.33	198.92	214.42	198.33	84	172.33	217.08	237.00	219.17	221.17	238.17	220.33
85	156.83	197.67	215.67	199.58	201.33	216.67	200.67	85	174.25	219.67	239.58	221.83	223.75	240.67	222.83
86	158.67	199.75	217.83	201.92	203.58	218.92	202.92	86	176.25	222.08	242.00	224.33	226.17	243.00	225.33
87	160.25	202.00	219.75	204.08	205.75	220.75	205.08	87	178.17	224.42	244.25	226.67	228.67	245.25	227.75
88	161.92	204.08	221.83	206.00	207.83	222.83	207.08	88	179.92	226.67	246.42	228.92	230.83	247.50	230.00
89	163.42	206.00	223.75	207.92	209.75	224.83	209.00	89	181.67	228.83	248.50	231.17	233.00	249.67	232.17
90	164.92	207.75	225.67	209.75	211.67	226.67	210.92	90	183.25	230.83	250.58	233.17	235.17	251.67	234.25
91	166.25	209.50	227.33	211.50	213.33	228.42	212.58	91	184.75	232.75	252.67	235.00	237.00	253.75	236.08
92	167.58	211.08	229.08	213.17	215.00	230.17	214.25	92	186.17	234.50	254.50	236.83	238.92	255.58	238.00
93	168.75	212.58	230.58	214.58	216.50	231.58	215.75	93	187.42	236.17	256.08	238.42	240.50	257.25	239.58
94	169.83	213.92	231.92	216.00	217.92	232.92	217.17	94	188.67	237.67	257.67	240.00	242.17	258.67	241.08
95	170.83	215.17	233.17	217.25	219.17	234.25	218.33	95	189.75	239.00	259.08	241.42	243.58	260.08	242.42
96	171.75	216.42	234.50	218.58	220.50	235.58	219.67	96	190.83	240.42	260.50	242.83	245.00	261.50	243.83
97	172.75	217.67	235.75	219.83	221.83	236.83	221.00	97	192.00	241.83	262.00	244.33	246.42	263.08	245.42
98	173.83	219.00	237.00	221.17	223.08	238.17	222.17	98	193.17	243.42	263.33	245.75	247.83	264.50	246.83
99	174.83	220.33	238.33	222.50	224.42	239.50	223.50	99	194.25	244.75	264.75	247.08	249.25	265.92	248.25

(Add \$25 One-time Policy Fee)

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

**PENNSYLVANIA**

FOR USE IN PENNSYLVANIA ZIP CODES: ALL EXCEPT 150-154, 156, 189-194

**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 (underwritten)	141.17	177.92	194.08	179.67	181.17	195.00	180.58	0-64 (underwritten)	156.83	197.67	215.67	199.67	201.42	216.58	200.58
0-64 (open enrollees)	82.25	103.67	118.08	104.67	105.58	119.00	105.67	0-64 (open enrollees)	91.42	115.08	131.17	116.25	117.42	132.17	117.25
65	82.25	103.67	118.08	104.67	105.58	119.00	105.67	65	91.42	115.08	131.17	116.25	117.42	132.17	117.25
66	86.50	109.08	123.17	110.00	111.00	124.08	111.00	66	96.08	121.08	136.92	122.25	123.33	137.83	123.25
67	90.83	114.42	128.75	115.58	116.58	129.67	116.58	67	100.92	127.17	143.08	128.50	129.50	144.08	129.42
68	94.67	119.25	134.50	120.42	121.58	135.50	121.42	68	105.17	132.50	149.50	133.83	135.00	150.42	134.83
69	98.92	124.67	139.92	125.83	126.92	140.92	126.83	69	109.92	138.50	155.58	139.92	141.08	156.50	140.83
70	102.83	129.58	145.25	130.92	132.00	146.17	131.83	70	114.25	144.00	161.42	145.42	146.67	162.42	146.42
71	106.75	134.50	150.42	135.83	137.00	151.33	136.92	71	118.58	149.58	167.08	151.00	152.25	168.00	151.92
72	110.50	139.17	155.08	140.58	141.83	156.08	141.50	72	122.67	154.67	172.33	156.17	157.50	173.33	157.17
73	114.00	143.58	159.42	145.00	146.33	160.42	146.00	73	126.58	159.50	177.25	161.08	162.42	178.17	162.08
74	117.25	147.75	163.67	149.17	150.42	164.67	150.25	74	130.17	164.17	181.92	165.75	167.17	182.83	166.83
75	120.25	151.50	167.58	152.92	154.33	168.50	153.92	75	133.58	168.42	186.17	169.92	171.42	187.17	171.00
76	122.92	154.92	171.08	156.42	157.83	172.08	157.42	76	136.67	172.17	190.08	173.92	175.33	191.00	174.83
77	125.67	158.25	174.75	159.92	161.25	175.75	160.83	77	139.50	175.92	194.17	177.58	179.08	195.08	178.50
78	128.08	161.33	177.92	162.92	164.33	178.92	163.83	78	142.25	179.17	197.67	181.00	182.58	198.58	181.92
79	130.17	164.17	180.92	165.67	167.17	181.92	166.67	79	144.75	182.42	201.00	184.08	185.75	202.00	185.08
80	132.42	166.83	183.25	168.42	169.92	184.25	169.33	80	147.08	185.25	203.58	187.17	188.75	204.58	188.08
81	134.33	169.17	185.67	170.83	172.33	186.50	171.83	81	149.17	188.00	206.17	189.92	191.58	207.17	190.83
82	136.08	171.42	187.92	173.17	174.67	188.75	174.08	82	151.17	190.58	208.75	192.42	194.08	209.67	193.42
83	137.83	173.67	190.00	175.33	176.92	190.92	176.33	83	153.17	193.00	211.08	194.83	196.58	212.00	195.83
84	139.50	175.92	192.00	177.58	179.00	193.00	178.50	84	155.08	195.42	213.33	197.25	199.08	214.33	198.33
85	141.17	177.92	194.08	179.67	181.17	195.00	180.58	85	156.83	197.67	215.67	199.67	201.42	216.58	200.58
86	142.83	179.75	196.08	181.75	183.25	197.00	182.67	86	158.67	199.92	217.83	201.92	203.58	218.67	202.83
87	144.25	181.83	197.75	183.67	185.17	198.67	184.58	87	160.33	202.00	219.83	204.00	205.83	220.75	205.00
88	145.75	183.67	199.67	185.42	187.08	200.58	186.42	88	161.92	204.00	221.75	206.00	207.75	222.75	207.00
89	147.08	185.42	201.42	187.17	188.75	202.33	188.08	89	163.50	205.92	223.67	208.08	209.67	224.67	208.92
90	148.42	187.00	203.08	188.75	190.50	204.00	189.83	90	164.92	207.75	225.50	209.83	211.67	226.50	210.83
91	149.67	188.58	204.58	190.33	192.00	205.58	191.33	91	166.25	209.50	227.42	211.50	213.33	228.42	212.50
92	150.83	190.00	206.17	191.83	193.50	207.17	192.83	92	167.58	211.08	229.08	213.17	215.00	230.00	214.17
93	151.92	191.33	207.50	193.17	194.83	208.42	194.17	93	168.67	212.58	230.50	214.58	216.42	231.50	215.67
94	152.83	192.50	208.75	194.42	196.17	209.67	195.42	94	169.83	213.92	231.92	216.00	217.92	232.83	217.00
95	153.75	193.67	209.83	195.50	197.25	210.83	196.50	95	170.75	215.08	233.17	217.25	219.25	234.08	218.17
96	154.58	194.75	211.08	196.75	198.42	212.00	197.67	96	171.75	216.42	234.42	218.58	220.50	235.33	219.42
97	155.50	195.92	212.17	197.83	199.67	213.17	198.92	97	172.83	217.67	235.83	219.92	221.75	236.75	220.92
98	156.42	197.08	213.33	199.08	200.75	214.33	199.92	98	173.83	219.08	237.00	221.17	223.08	238.08	222.17
99	157.33	198.33	214.50	200.25	202.00	215.58	201.17	99	174.83	220.25	238.25	222.42	224.33	239.33	223.42

(Add \$25 One-time Policy Fee)