

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

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: 294-295, 299

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	1,301	1,638	1,843	1,655	1,669	1,904	1,692	65	1,445	1,820	2,047	1,837	1,854	2,114	1,880
66	1,301	1,638	1,843	1,655	1,669	1,904	1,692	66	1,445	1,820	2,047	1,837	1,854	2,114	1,880
67	1,301	1,638	1,843	1,655	1,669	1,904	1,692	67	1,445	1,820	2,047	1,837	1,854	2,114	1,880
68	1,355	1,706	1,925	1,723	1,739	1,983	1,764	68	1,506	1,897	2,138	1,915	1,932	2,202	1,959
69	1,416	1,783	2,004	1,801	1,817	2,060	1,843	69	1,573	1,983	2,226	2,002	2,019	2,289	2,047
70	1,472	1,854	2,079	1,872	1,890	2,137	1,915	70	1,635	2,061	2,310	2,081	2,100	2,373	2,129
71	1,528	1,925	2,152	1,944	1,961	2,209	1,987	71	1,699	2,139	2,391	2,160	2,178	2,455	2,210
72	1,580	1,992	2,219	2,011	2,029	2,279	2,057	72	1,757	2,214	2,466	2,235	2,254	2,531	2,287
73	1,631	2,055	2,281	2,076	2,094	2,341	2,122	73	1,812	2,282	2,537	2,306	2,327	2,600	2,358
74	1,678	2,114	2,342	2,135	2,154	2,401	2,183	74	1,864	2,349	2,603	2,373	2,393	2,668	2,426
75	1,720	2,167	2,398	2,190	2,208	2,455	2,238	75	1,912	2,409	2,663	2,432	2,454	2,728	2,488
76	1,759	2,217	2,448	2,238	2,259	2,501	2,290	76	1,956	2,463	2,721	2,488	2,510	2,779	2,545
77	1,797	2,264	2,501	2,288	2,307	2,546	2,340	77	1,998	2,518	2,779	2,541	2,563	2,828	2,599
78	1,834	2,308	2,546	2,331	2,351	2,584	2,385	78	2,036	2,565	2,828	2,591	2,613	2,873	2,650
79	1,864	2,348	2,589	2,373	2,393	2,622	2,426	79	2,072	2,610	2,876	2,635	2,659	2,912	2,695
80	1,895	2,387	2,623	2,410	2,432	2,653	2,466	80	2,104	2,652	2,914	2,678	2,702	2,949	2,739
81	1,922	2,421	2,654	2,445	2,466	2,689	2,501	81	2,135	2,690	2,950	2,717	2,740	2,988	2,779
82	1,948	2,454	2,688	2,478	2,500	2,723	2,534	82	2,164	2,727	2,987	2,754	2,778	3,025	2,817
83	1,972	2,485	2,719	2,510	2,531	2,756	2,566	83	2,192	2,763	3,021	2,789	2,813	3,063	2,853
84	1,996	2,516	2,748	2,541	2,563	2,787	2,599	84	2,218	2,796	3,055	2,823	2,848	3,098	2,888
85	2,021	2,546	2,778	2,572	2,593	2,819	2,631	85	2,245	2,828	3,086	2,857	2,882	3,131	2,922
86	2,043	2,574	2,804	2,599	2,623	2,848	2,659	86	2,270	2,860	3,116	2,888	2,914	3,164	2,955
87	2,064	2,601	2,831	2,627	2,651	2,876	2,687	87	2,294	2,891	3,145	2,919	2,945	3,196	2,987
88	2,085	2,627	2,857	2,653	2,677	2,902	2,714	88	2,316	2,919	3,174	2,949	2,974	3,225	3,015
89	2,105	2,652	2,881	2,678	2,703	2,928	2,740	89	2,339	2,947	3,201	2,977	3,003	3,253	3,044
90	2,124	2,676	2,905	2,703	2,726	2,952	2,765	90	2,359	2,973	3,229	3,004	3,030	3,280	3,070
91	2,140	2,697	2,928	2,724	2,748	2,973	2,786	91	2,379	2,997	3,255	3,027	3,055	3,304	3,096
92	2,157	2,719	2,950	2,746	2,769	2,994	2,808	92	2,397	3,021	3,278	3,050	3,077	3,326	3,120
93	2,173	2,738	2,970	2,765	2,789	3,013	2,827	93	2,414	3,042	3,299	3,073	3,100	3,348	3,142
94	2,187	2,755	2,988	2,783	2,807	3,031	2,845	94	2,429	3,061	3,318	3,092	3,119	3,367	3,163
95	2,199	2,772	3,004	2,799	2,822	3,044	2,862	95	2,444	3,079	3,336	3,110	3,137	3,382	3,181
96	2,212	2,787	3,021	2,816	2,840	3,060	2,879	96	2,459	3,096	3,354	3,128	3,155	3,399	3,199
97	2,226	2,804	3,035	2,831	2,857	3,076	2,897	97	2,472	3,115	3,373	3,146	3,173	3,419	3,218
98	2,237	2,821	3,052	2,848	2,874	3,092	2,914	98	2,486	3,135	3,393	3,164	3,192	3,434	3,238
99	2,252	2,837	3,069	2,865	2,891	3,108	2,930	99	2,502	3,153	3,411	3,184	3,211	3,454	3,256

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 12/08 SC

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

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: ALL EXCEPT 294-295, 299

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	1,232	1,552	1,746	1,568	1,581	1,804	1,603	65	1,369	1,724	1,940	1,741	1,757	2,003	1,781
66	1,232	1,552	1,746	1,568	1,581	1,804	1,603	66	1,369	1,724	1,940	1,741	1,757	2,003	1,781
67	1,232	1,552	1,746	1,568	1,581	1,804	1,603	67	1,369	1,724	1,940	1,741	1,757	2,003	1,781
68	1,283	1,616	1,823	1,633	1,647	1,878	1,671	68	1,427	1,797	2,026	1,814	1,831	2,086	1,856
69	1,341	1,689	1,898	1,706	1,722	1,951	1,746	69	1,490	1,878	2,109	1,896	1,913	2,168	1,940
70	1,394	1,757	1,969	1,774	1,790	2,024	1,814	70	1,549	1,952	2,189	1,972	1,989	2,248	2,017
71	1,447	1,823	2,039	1,841	1,858	2,093	1,883	71	1,609	2,027	2,265	2,047	2,064	2,326	2,093
72	1,497	1,887	2,102	1,905	1,922	2,159	1,949	72	1,664	2,098	2,336	2,118	2,136	2,398	2,166
73	1,545	1,947	2,161	1,967	1,984	2,218	2,011	73	1,716	2,162	2,403	2,184	2,204	2,463	2,234
74	1,589	2,003	2,219	2,022	2,040	2,274	2,068	74	1,766	2,226	2,466	2,248	2,267	2,527	2,299
75	1,630	2,053	2,272	2,075	2,092	2,326	2,120	75	1,812	2,282	2,523	2,304	2,325	2,585	2,357
76	1,667	2,101	2,319	2,120	2,140	2,370	2,169	76	1,853	2,334	2,578	2,357	2,378	2,633	2,411
77	1,703	2,145	2,370	2,167	2,185	2,412	2,217	77	1,893	2,385	2,633	2,408	2,428	2,679	2,462
78	1,737	2,186	2,412	2,209	2,228	2,448	2,259	78	1,929	2,430	2,679	2,454	2,476	2,722	2,510
79	1,766	2,225	2,453	2,248	2,267	2,484	2,299	79	1,963	2,472	2,724	2,497	2,519	2,759	2,553
80	1,796	2,262	2,485	2,283	2,304	2,514	2,336	80	1,994	2,513	2,760	2,537	2,560	2,794	2,595
81	1,821	2,293	2,515	2,317	2,336	2,547	2,370	81	2,022	2,549	2,795	2,574	2,596	2,831	2,633
82	1,845	2,325	2,546	2,347	2,369	2,579	2,400	82	2,050	2,584	2,830	2,609	2,632	2,866	2,669
83	1,868	2,354	2,576	2,378	2,398	2,611	2,431	83	2,076	2,617	2,862	2,642	2,665	2,902	2,703
84	1,891	2,383	2,604	2,408	2,428	2,641	2,462	84	2,102	2,649	2,894	2,675	2,698	2,935	2,736
85	1,914	2,412	2,632	2,436	2,456	2,670	2,492	85	2,127	2,679	2,923	2,706	2,731	2,966	2,768
86	1,935	2,438	2,657	2,462	2,485	2,698	2,519	86	2,150	2,710	2,952	2,736	2,760	2,998	2,799
87	1,956	2,464	2,682	2,489	2,511	2,724	2,545	87	2,174	2,739	2,980	2,766	2,790	3,028	2,830
88	1,976	2,489	2,706	2,514	2,536	2,750	2,571	88	2,194	2,766	3,007	2,794	2,817	3,056	2,857
89	1,994	2,513	2,730	2,537	2,561	2,774	2,596	89	2,216	2,792	3,032	2,821	2,845	3,082	2,884
90	2,012	2,535	2,752	2,561	2,582	2,796	2,619	90	2,235	2,816	3,059	2,846	2,870	3,108	2,909
91	2,028	2,555	2,774	2,580	2,604	2,816	2,640	91	2,254	2,840	3,083	2,867	2,894	3,130	2,933
92	2,044	2,576	2,795	2,601	2,624	2,837	2,660	92	2,271	2,862	3,105	2,890	2,915	3,151	2,956
93	2,058	2,594	2,813	2,619	2,642	2,855	2,678	93	2,287	2,882	3,126	2,912	2,937	3,172	2,976
94	2,072	2,610	2,831	2,636	2,660	2,871	2,696	94	2,301	2,900	3,144	2,930	2,955	3,190	2,996
95	2,084	2,626	2,846	2,651	2,674	2,884	2,712	95	2,316	2,917	3,161	2,947	2,972	3,204	3,013
96	2,095	2,641	2,862	2,668	2,690	2,899	2,728	96	2,329	2,933	3,178	2,964	2,989	3,220	3,030
97	2,109	2,657	2,876	2,682	2,706	2,914	2,744	97	2,342	2,951	3,195	2,981	3,006	3,239	3,048
98	2,120	2,672	2,892	2,698	2,723	2,930	2,760	98	2,355	2,970	3,215	2,998	3,024	3,254	3,067
99	2,133	2,687	2,908	2,714	2,739	2,945	2,776	99	2,371	2,987	3,232	3,017	3,042	3,272	3,084

(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 12/1/08

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: 294-295, 299

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	1,130	1,424	1,603	1,438	1,451	1,655	1,472	65	1,257	1,584	1,781	1,599	1,612	1,838	1,635
66	1,130	1,424	1,603	1,438	1,451	1,655	1,472	66	1,257	1,584	1,781	1,599	1,612	1,838	1,635
67	1,130	1,424	1,603	1,438	1,451	1,655	1,472	67	1,257	1,584	1,781	1,599	1,612	1,838	1,635
68	1,178	1,484	1,674	1,499	1,513	1,723	1,533	68	1,309	1,649	1,860	1,665	1,680	1,915	1,703
69	1,231	1,551	1,741	1,567	1,579	1,792	1,603	69	1,368	1,723	1,935	1,740	1,756	1,991	1,779
70	1,280	1,613	1,808	1,629	1,643	1,856	1,665	70	1,421	1,792	2,009	1,810	1,826	2,063	1,852
71	1,328	1,674	1,872	1,691	1,705	1,922	1,730	71	1,475	1,861	2,079	1,879	1,895	2,135	1,922
72	1,375	1,732	1,930	1,749	1,765	1,983	1,790	72	1,527	1,925	2,145	1,943	1,960	2,201	1,987
73	1,418	1,786	1,985	1,805	1,820	2,036	1,846	73	1,576	1,986	2,206	2,005	2,022	2,261	2,051
74	1,459	1,838	2,037	1,856	1,872	2,087	1,898	74	1,621	2,043	2,263	2,063	2,081	2,320	2,109
75	1,496	1,886	2,085	1,904	1,921	2,135	1,948	75	1,662	2,095	2,316	2,116	2,134	2,371	2,163
76	1,530	1,927	2,129	1,948	1,965	2,175	1,992	76	1,701	2,142	2,366	2,164	2,182	2,417	2,212
77	1,563	1,969	2,175	1,989	2,006	2,214	2,034	77	1,737	2,189	2,417	2,210	2,229	2,460	2,260
78	1,594	2,007	2,214	2,027	2,045	2,247	2,074	78	1,771	2,231	2,460	2,252	2,271	2,498	2,305
79	1,621	2,043	2,252	2,062	2,081	2,279	2,109	79	1,801	2,270	2,501	2,290	2,312	2,533	2,343
80	1,647	2,076	2,280	2,096	2,114	2,308	2,143	80	1,830	2,306	2,534	2,329	2,349	2,564	2,383
81	1,672	2,105	2,310	2,126	2,145	2,339	2,175	81	1,856	2,340	2,565	2,364	2,384	2,598	2,417
82	1,693	2,134	2,338	2,155	2,174	2,367	2,204	82	1,881	2,371	2,597	2,394	2,415	2,632	2,449
83	1,715	2,161	2,365	2,182	2,201	2,397	2,233	83	1,906	2,402	2,626	2,424	2,446	2,662	2,480
84	1,737	2,189	2,390	2,210	2,228	2,424	2,260	84	1,930	2,431	2,654	2,455	2,477	2,694	2,511
85	1,757	2,214	2,415	2,235	2,254	2,451	2,287	85	1,951	2,460	2,684	2,484	2,506	2,723	2,541
86	1,777	2,237	2,440	2,261	2,280	2,477	2,312	86	1,974	2,488	2,710	2,512	2,534	2,752	2,570
87	1,795	2,262	2,461	2,286	2,305	2,501	2,337	87	1,995	2,513	2,736	2,538	2,561	2,779	2,596
88	1,813	2,286	2,484	2,307	2,328	2,524	2,360	88	2,015	2,538	2,760	2,564	2,586	2,804	2,623
89	1,830	2,307	2,506	2,329	2,349	2,546	2,383	89	2,034	2,563	2,784	2,589	2,610	2,828	2,646
90	1,847	2,327	2,527	2,349	2,370	2,566	2,404	90	2,052	2,586	2,807	2,611	2,633	2,852	2,670
91	1,862	2,347	2,546	2,368	2,390	2,586	2,423	91	2,069	2,607	2,830	2,632	2,654	2,873	2,693
92	1,877	2,365	2,565	2,387	2,408	2,603	2,442	92	2,085	2,626	2,850	2,652	2,676	2,893	2,713
93	1,890	2,382	2,582	2,404	2,424	2,619	2,459	93	2,100	2,645	2,869	2,670	2,694	2,911	2,731
94	1,903	2,396	2,597	2,420	2,441	2,634	2,475	94	2,113	2,662	2,885	2,688	2,712	2,927	2,749
95	1,913	2,410	2,611	2,433	2,455	2,649	2,489	95	2,125	2,677	2,901	2,704	2,728	2,942	2,765
96	1,924	2,423	2,626	2,448	2,470	2,661	2,503	96	2,138	2,693	2,917	2,720	2,744	2,956	2,782
97	1,934	2,438	2,641	2,462	2,484	2,675	2,518	97	2,151	2,709	2,935	2,737	2,760	2,972	2,799
98	1,948	2,453	2,654	2,477	2,499	2,688	2,534	98	2,163	2,726	2,950	2,752	2,776	2,988	2,816
99	1,958	2,467	2,670	2,492	2,513	2,703	2,548	99	2,176	2,741	2,965	2,767	2,792	3,003	2,831

(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 12/1/08

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: ALL EXCEPT 294-295, 299

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	1,070	1,349	1,518	1,363	1,374	1,568	1,394	65	1,191	1,500	1,688	1,515	1,527	1,742	1,549
66	1,070	1,349	1,518	1,363	1,374	1,568	1,394	66	1,191	1,500	1,688	1,515	1,527	1,742	1,549
67	1,070	1,349	1,518	1,363	1,374	1,568	1,394	67	1,191	1,500	1,688	1,515	1,527	1,742	1,549
68	1,116	1,406	1,586	1,420	1,434	1,633	1,453	68	1,240	1,562	1,762	1,578	1,591	1,814	1,614
69	1,166	1,470	1,650	1,484	1,496	1,697	1,518	69	1,296	1,633	1,833	1,649	1,663	1,886	1,686
70	1,212	1,528	1,713	1,544	1,556	1,759	1,578	70	1,346	1,697	1,904	1,715	1,730	1,955	1,754
71	1,258	1,586	1,773	1,602	1,616	1,821	1,639	71	1,398	1,763	1,969	1,780	1,796	2,022	1,821
72	1,302	1,641	1,829	1,657	1,672	1,878	1,696	72	1,446	1,823	2,032	1,841	1,857	2,085	1,883
73	1,344	1,692	1,880	1,710	1,724	1,929	1,749	73	1,493	1,881	2,090	1,899	1,915	2,142	1,943
74	1,382	1,742	1,930	1,759	1,774	1,977	1,798	74	1,535	1,935	2,144	1,955	1,971	2,198	1,998
75	1,418	1,787	1,976	1,804	1,820	2,022	1,845	75	1,574	1,985	2,194	2,004	2,021	2,246	2,049
76	1,450	1,825	2,017	1,845	1,861	2,060	1,887	76	1,611	2,030	2,241	2,050	2,067	2,290	2,095
77	1,481	1,866	2,060	1,885	1,901	2,098	1,927	77	1,645	2,074	2,290	2,093	2,111	2,330	2,141
78	1,510	1,902	2,098	1,921	1,938	2,129	1,965	78	1,678	2,113	2,330	2,134	2,152	2,366	2,183
79	1,535	1,935	2,133	1,954	1,971	2,159	1,998	79	1,706	2,150	2,370	2,170	2,191	2,399	2,219
80	1,561	1,967	2,160	1,985	2,003	2,186	2,030	80	1,733	2,184	2,400	2,207	2,226	2,429	2,257
81	1,584	1,994	2,189	2,014	2,032	2,216	2,060	81	1,759	2,217	2,430	2,239	2,258	2,462	2,290
82	1,604	2,021	2,215	2,041	2,059	2,243	2,088	82	1,782	2,246	2,461	2,268	2,288	2,493	2,320
83	1,625	2,048	2,240	2,067	2,085	2,271	2,115	83	1,805	2,275	2,488	2,297	2,318	2,522	2,350
84	1,645	2,074	2,264	2,093	2,111	2,297	2,141	84	1,829	2,303	2,515	2,326	2,346	2,552	2,379
85	1,664	2,098	2,288	2,118	2,136	2,322	2,166	85	1,849	2,330	2,543	2,354	2,374	2,579	2,408
86	1,683	2,120	2,311	2,142	2,160	2,346	2,191	86	1,870	2,357	2,568	2,380	2,400	2,607	2,435
87	1,700	2,143	2,332	2,165	2,183	2,370	2,214	87	1,890	2,381	2,592	2,405	2,426	2,633	2,460
88	1,717	2,165	2,354	2,185	2,206	2,391	2,236	88	1,909	2,405	2,615	2,429	2,450	2,657	2,485
89	1,733	2,185	2,374	2,207	2,226	2,412	2,257	89	1,927	2,428	2,637	2,453	2,472	2,679	2,507
90	1,750	2,204	2,394	2,226	2,246	2,431	2,277	90	1,944	2,450	2,660	2,473	2,495	2,702	2,530
91	1,764	2,223	2,412	2,244	2,264	2,450	2,296	91	1,960	2,470	2,681	2,494	2,515	2,722	2,552
92	1,778	2,240	2,430	2,262	2,282	2,466	2,313	92	1,976	2,488	2,700	2,513	2,535	2,741	2,570
93	1,790	2,256	2,446	2,277	2,297	2,481	2,329	93	1,989	2,506	2,718	2,530	2,552	2,758	2,588
94	1,803	2,270	2,461	2,292	2,312	2,496	2,345	94	2,002	2,522	2,733	2,546	2,570	2,773	2,605
95	1,813	2,283	2,473	2,305	2,326	2,509	2,358	95	2,013	2,536	2,749	2,561	2,585	2,787	2,620
96	1,823	2,296	2,488	2,319	2,340	2,521	2,372	96	2,025	2,552	2,764	2,577	2,599	2,801	2,635
97	1,832	2,309	2,502	2,333	2,354	2,534	2,386	97	2,038	2,567	2,780	2,593	2,615	2,815	2,651
98	1,845	2,324	2,515	2,346	2,367	2,546	2,400	98	2,049	2,582	2,795	2,607	2,630	2,831	2,668
99	1,855	2,337	2,529	2,361	2,381	2,561	2,414	99	2,061	2,597	2,809	2,622	2,645	2,845	2,682

(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

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: 294-295, 299

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	108.42	136.50	153.58	137.92	139.08	158.67	141.00	65	120.42	151.67	170.58	153.08	154.50	176.17	156.67
66	108.42	136.50	153.58	137.92	139.08	158.67	141.00	66	120.42	151.67	170.58	153.08	154.50	176.17	156.67
67	108.42	136.50	153.58	137.92	139.08	158.67	141.00	67	120.42	151.67	170.58	153.08	154.50	176.17	156.67
68	112.92	142.17	160.42	143.58	144.92	165.25	147.00	68	125.50	158.08	178.17	159.58	161.00	183.50	163.25
69	118.00	148.58	167.00	150.08	151.42	171.67	153.58	69	131.08	165.25	185.50	166.83	168.25	190.75	170.58
70	122.67	154.50	173.25	156.00	157.50	178.08	159.58	70	136.25	171.75	192.50	173.42	175.00	197.75	177.42
71	127.33	160.42	179.33	162.00	163.42	184.08	165.58	71	141.58	178.25	199.25	180.00	181.50	204.58	184.17
72	131.67	166.00	184.92	167.58	169.08	189.92	171.42	72	146.42	184.50	205.50	186.25	187.83	210.92	190.58
73	135.92	171.25	190.08	173.00	174.50	195.08	176.83	73	151.00	190.17	211.42	192.17	193.92	216.67	196.50
74	139.83	176.17	195.17	177.92	179.50	200.08	181.92	74	155.33	195.75	216.92	197.75	199.42	222.33	202.17
75	143.33	180.58	199.83	182.50	184.00	204.58	186.50	75	159.33	200.75	221.92	202.67	204.50	227.33	207.33
76	146.58	184.75	204.00	186.50	188.25	208.42	190.83	76	163.00	205.25	226.75	207.33	209.17	231.58	212.08
77	149.75	188.67	208.42	190.67	192.25	212.17	195.00	77	166.50	209.83	231.58	211.75	213.58	235.67	216.58
78	152.83	192.33	212.17	194.25	195.92	215.33	198.75	78	169.67	213.75	235.67	215.92	217.75	239.42	220.83
79	155.33	195.67	215.75	197.75	199.42	218.50	202.17	79	172.67	217.50	239.67	219.58	221.58	242.67	224.58
80	157.92	198.92	218.58	200.83	202.67	221.08	205.50	80	175.33	221.00	242.83	223.17	225.17	245.75	228.25
81	160.17	201.75	221.17	203.75	205.50	224.08	208.42	81	177.92	224.17	245.83	226.42	228.33	249.00	231.58
82	162.33	204.50	224.00	206.50	208.33	226.92	211.17	82	180.33	227.25	248.92	229.50	231.50	252.08	234.75
83	164.33	207.08	226.58	209.17	210.92	229.67	213.83	83	182.67	230.25	251.75	232.42	234.42	255.25	237.75
84	166.33	209.67	229.00	211.75	213.58	232.25	216.58	84	184.83	233.00	254.58	235.25	237.33	258.17	240.67
85	168.42	212.17	231.50	214.33	216.08	234.92	219.25	85	187.08	235.67	257.17	238.08	240.17	260.92	243.50
86	170.25	214.50	233.67	216.58	218.58	237.33	221.58	86	189.17	238.33	259.67	240.67	242.83	263.67	246.25
87	172.00	216.75	235.92	218.92	220.92	239.67	223.92	87	191.17	240.92	262.08	243.25	245.42	266.33	248.92
88	173.75	218.92	238.08	221.08	223.08	241.83	226.17	88	193.00	243.25	264.50	245.75	247.83	268.75	251.25
89	175.42	221.00	240.08	223.17	225.25	244.00	228.33	89	194.92	245.58	266.75	248.08	250.25	271.08	253.67
90	177.00	223.00	242.08	225.25	227.17	246.00	230.42	90	196.58	247.75	269.08	250.33	252.50	273.33	255.83
91	178.33	224.75	244.00	227.00	229.00	247.75	232.17	91	198.25	249.75	271.25	252.25	254.58	275.33	258.00
92	179.75	226.58	245.83	228.83	230.75	249.50	234.00	92	199.75	251.75	273.17	254.17	256.42	277.17	260.00
93	181.08	228.17	247.50	230.42	232.42	251.08	235.58	93	201.17	253.50	274.92	256.08	258.33	279.00	261.83
94	182.25	229.58	249.00	231.92	233.92	252.58	237.08	94	202.42	255.08	276.50	257.67	259.92	280.58	263.58
95	183.25	231.00	250.33	233.25	235.17	253.67	238.50	95	203.67	256.58	278.00	259.17	261.42	281.83	265.08
96	184.33	232.25	251.75	234.67	236.67	255.00	239.92	96	204.92	258.00	279.50	260.67	262.92	283.25	266.58
97	185.50	233.67	252.92	235.92	238.08	256.33	241.42	97	206.00	259.58	281.08	262.17	264.42	284.92	268.17
98	186.42	235.08	254.33	237.33	239.50	257.67	242.83	98	207.17	261.25	282.75	263.67	266.00	286.17	269.83
99	187.67	236.42	255.75	238.75	240.92	259.00	244.17	99	208.50	262.75	284.25	265.33	267.58	287.83	271.33

(Add \$25 One-time Policy Fee)

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

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: ALL EXCEPT 294-295, 299

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	102.67	129.33	145.50	130.67	131.75	150.33	133.58	65	114.08	143.67	161.67	145.08	146.42	166.92	148.42
66	102.67	129.33	145.50	130.67	131.75	150.33	133.58	66	114.08	143.67	161.67	145.08	146.42	166.92	148.42
67	102.67	129.33	145.50	130.67	131.75	150.33	133.58	67	114.08	143.67	161.67	145.08	146.42	166.92	148.42
68	106.92	134.67	151.92	136.08	137.25	156.50	139.25	68	118.92	149.75	168.83	151.17	152.58	173.83	154.67
69	111.75	140.75	158.17	142.17	143.50	162.58	145.50	69	124.17	156.50	175.75	158.00	159.42	180.67	161.67
70	116.17	146.42	164.08	147.83	149.17	168.67	151.17	70	129.08	162.67	182.42	164.33	165.75	187.33	168.08
71	120.58	151.92	169.92	153.42	154.83	174.42	156.92	71	134.08	168.92	188.75	170.58	172.00	193.83	174.42
72	124.75	157.25	175.17	158.75	160.17	179.92	162.42	72	138.67	174.83	194.67	176.50	178.00	199.83	180.50
73	128.75	162.25	180.08	163.92	165.33	184.83	167.58	73	143.00	180.17	200.25	182.00	183.67	205.25	186.17
74	132.42	166.92	184.92	168.50	170.00	189.50	172.33	74	147.17	185.50	205.50	187.33	188.92	210.58	191.58
75	135.83	171.08	189.33	172.92	174.33	193.83	176.67	75	151.00	190.17	210.25	192.00	193.75	215.42	196.42
76	138.92	175.08	193.25	176.67	178.33	197.50	180.75	76	154.42	194.50	214.83	196.42	198.17	219.42	200.92
77	141.92	178.75	197.50	180.58	182.08	201.00	184.75	77	157.75	198.75	219.42	200.67	202.33	223.25	205.17
78	144.75	182.17	201.00	184.08	185.67	204.00	188.25	78	160.75	202.50	223.25	204.50	206.33	226.83	209.17
79	147.17	185.42	204.42	187.33	188.92	207.00	191.58	79	163.58	206.00	227.00	208.08	209.92	229.92	212.75
80	149.67	188.50	207.08	190.25	192.00	209.50	194.67	80	166.17	209.42	230.00	211.42	213.33	232.83	216.25
81	151.75	191.08	209.58	193.08	194.67	212.25	197.50	81	168.50	212.42	232.92	214.50	216.33	235.92	219.42
82	153.75	193.75	212.17	195.58	197.42	214.92	200.00	82	170.83	215.33	235.83	217.42	219.33	238.83	222.42
83	155.67	196.17	214.67	198.17	199.83	217.58	202.58	83	173.00	218.08	238.50	220.17	222.08	241.83	225.25
84	157.58	198.58	217.00	200.67	202.33	220.08	205.17	84	175.17	220.75	241.17	222.92	224.83	244.58	228.00
85	159.50	201.00	219.33	203.00	204.67	222.50	207.67	85	177.25	223.25	243.58	225.50	227.58	247.17	230.67
86	161.25	203.17	221.42	205.17	207.08	224.83	209.92	86	179.17	225.83	246.00	228.00	230.00	249.83	233.25
87	163.00	205.33	223.50	207.42	209.25	227.00	212.08	87	181.17	228.25	248.33	230.50	232.50	252.33	235.83
88	164.67	207.42	225.50	209.50	211.33	229.17	214.25	88	182.83	230.50	250.58	232.83	234.75	254.67	238.08
89	166.17	209.42	227.50	211.42	213.42	231.17	216.33	89	184.67	232.67	252.67	235.08	237.08	256.83	240.33
90	167.67	211.25	229.33	213.42	215.17	233.00	218.25	90	186.25	234.67	254.92	237.17	239.17	259.00	242.42
91	169.00	212.92	231.17	215.00	217.00	234.67	220.00	91	187.83	236.67	256.92	238.92	241.17	260.83	244.42
92	170.33	214.67	232.92	216.75	218.67	236.42	221.67	92	189.25	238.50	258.75	240.83	242.92	262.58	246.33
93	171.50	216.17	234.42	218.25	220.17	237.92	223.17	93	190.58	240.17	260.50	242.67	244.75	264.33	248.00
94	172.67	217.50	235.92	219.67	221.67	239.25	224.67	94	191.75	241.67	262.00	244.17	246.25	265.83	249.67
95	173.67	218.83	237.17	220.92	222.83	240.33	226.00	95	193.00	243.08	263.42	245.58	247.67	267.00	251.08
96	174.58	220.08	238.50	222.33	224.17	241.58	227.33	96	194.08	244.42	264.83	247.00	249.08	268.33	252.50
97	175.75	221.42	239.67	223.50	225.50	242.83	228.67	97	195.17	245.92	266.25	248.42	250.50	269.92	254.00
98	176.67	222.67	241.00	224.83	226.92	244.17	230.00	98	196.25	247.50	267.92	249.83	252.00	271.17	255.58
99	177.75	223.92	242.33	226.17	228.25	245.42	231.33	99	197.58	248.92	269.33	251.42	253.50	272.67	257.00

(Add \$25 One-time Policy Fee)

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

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: 294-295, 299

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	94.17	118.67	133.58	119.83	120.92	137.92	122.67	65	104.75	132.00	148.42	133.25	134.33	153.17	136.25
66	94.17	118.67	133.58	119.83	120.92	137.92	122.67	66	104.75	132.00	148.42	133.25	134.33	153.17	136.25
67	94.17	118.67	133.58	119.83	120.92	137.92	122.67	67	104.75	132.00	148.42	133.25	134.33	153.17	136.25
68	98.17	123.67	139.50	124.92	126.08	143.58	127.75	68	109.08	137.42	155.00	138.75	140.00	159.58	141.92
69	102.58	129.25	145.08	130.58	131.58	149.33	133.58	69	114.00	143.58	161.25	145.00	146.33	165.92	148.25
70	106.67	134.42	150.67	135.75	136.92	154.67	138.75	70	118.42	149.33	167.42	150.83	152.17	171.92	154.33
71	110.67	139.50	156.00	140.92	142.08	160.17	144.17	71	122.92	155.08	173.25	156.58	157.92	177.92	160.17
72	114.58	144.33	160.83	145.75	147.08	165.25	149.17	72	127.25	160.42	178.75	161.92	163.33	183.42	165.58
73	118.17	148.83	165.42	150.42	151.67	169.67	153.83	73	131.33	165.50	183.83	167.08	168.50	188.42	170.92
74	121.58	153.17	169.75	154.67	156.00	173.92	158.17	74	135.08	170.25	188.58	171.92	173.42	193.33	175.75
75	124.67	157.17	173.75	158.67	160.08	177.92	162.33	75	138.50	174.58	193.00	176.33	177.83	197.58	180.25
76	127.50	160.58	177.42	162.33	163.75	181.25	166.00	76	141.75	178.50	197.17	180.33	181.83	201.42	184.33
77	130.25	164.08	181.25	165.75	167.17	184.50	169.50	77	144.75	182.42	201.42	184.17	185.75	205.00	188.33
78	132.83	167.25	184.50	168.92	170.42	187.25	172.83	78	147.58	185.92	205.00	187.67	189.25	208.17	192.08
79	135.08	170.25	187.67	171.83	173.42	189.92	175.75	79	150.08	189.17	208.42	190.83	192.67	211.08	195.25
80	137.25	173.00	190.00	174.67	176.17	192.33	178.58	80	152.50	192.17	211.17	194.08	195.75	213.67	198.58
81	139.33	175.42	192.50	177.17	178.75	194.92	181.25	81	154.67	195.00	213.75	197.00	198.67	216.50	201.42
82	141.08	177.83	194.83	179.58	181.17	197.25	183.67	82	156.75	197.58	216.42	199.50	201.25	219.33	204.08
83	142.92	180.08	197.08	181.83	183.42	199.75	186.08	83	158.83	200.17	218.83	202.00	203.83	221.83	206.67
84	144.75	182.42	199.17	184.17	185.67	202.00	188.33	84	160.83	202.58	221.17	204.58	206.42	224.50	209.25
85	146.42	184.50	201.25	186.25	187.83	204.25	190.58	85	162.58	205.00	223.67	207.00	208.83	226.92	211.75
86	148.08	186.42	203.33	188.42	190.00	206.42	192.67	86	164.50	207.33	225.83	209.33	211.17	229.33	214.17
87	149.58	188.50	205.08	190.50	192.08	208.42	194.75	87	166.25	209.42	228.00	211.50	213.42	231.58	216.33
88	151.08	190.50	207.00	192.25	194.00	210.33	196.67	88	167.92	211.50	230.00	213.67	215.50	233.67	218.58
89	152.50	192.25	208.83	194.08	195.75	212.17	198.58	89	169.50	213.58	232.00	215.75	217.50	235.67	220.50
90	153.92	193.92	210.58	195.75	197.50	213.83	200.33	90	171.00	215.50	233.92	217.58	219.42	237.67	222.50
91	155.17	195.58	212.17	197.33	199.17	215.50	201.92	91	172.42	217.25	235.83	219.33	221.17	239.42	224.42
92	156.42	197.08	213.75	198.92	200.67	216.92	203.50	92	173.75	218.83	237.50	221.00	223.00	241.08	226.08
93	157.50	198.50	215.17	200.33	202.00	218.25	204.92	93	175.00	220.42	239.08	222.50	224.50	242.58	227.58
94	158.58	199.67	216.42	201.67	203.42	219.50	206.25	94	176.08	221.83	240.42	224.00	226.00	243.92	229.08
95	159.42	200.83	217.58	202.75	204.58	220.75	207.42	95	177.08	223.08	241.75	225.33	227.33	245.17	230.42
96	160.33	201.92	218.83	204.00	205.83	221.75	208.58	96	178.17	224.42	243.08	226.67	228.67	246.33	231.83
97	161.17	203.17	220.08	205.17	207.00	222.92	209.83	97	179.25	225.75	244.58	228.08	230.00	247.67	233.25
98	162.33	204.42	221.17	206.42	208.25	224.00	211.17	98	180.25	227.17	245.83	229.33	231.33	249.00	234.67
99	163.17	205.58	222.50	207.67	209.42	225.25	212.33	99	181.33	228.42	247.08	230.58	232.67	250.25	235.92

(Add \$25 One-time Policy Fee)

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

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: ALL EXCEPT 294-295, 299

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	89.17	112.42	126.50	113.58	114.50	130.67	116.17	65	99.25	125.00	140.67	126.25	127.25	145.17	129.08
66	89.17	112.42	126.50	113.58	114.50	130.67	116.17	66	99.25	125.00	140.67	126.25	127.25	145.17	129.08
67	89.17	112.42	126.50	113.58	114.50	130.67	116.17	67	99.25	125.00	140.67	126.25	127.25	145.17	129.08
68	93.00	117.17	132.17	118.33	119.50	136.08	121.08	68	103.33	130.17	146.83	131.50	132.58	151.17	134.50
69	97.17	122.50	137.50	123.67	124.67	141.42	126.50	69	108.00	136.08	152.75	137.42	138.58	157.17	140.50
70	101.00	127.33	142.75	128.67	129.67	146.58	131.50	70	112.17	141.42	158.67	142.92	144.17	162.92	146.17
71	104.83	132.17	147.75	133.50	134.67	151.75	136.58	71	116.50	146.92	164.08	148.33	149.67	168.50	151.75
72	108.50	136.75	152.42	138.08	139.33	156.50	141.33	72	120.50	151.92	169.33	153.42	154.75	173.75	156.92
73	112.00	141.00	156.67	142.50	143.67	160.75	145.75	73	124.42	156.75	174.17	158.25	159.58	178.50	161.92
74	115.17	145.17	160.83	146.58	147.83	164.75	149.83	74	127.92	161.25	178.67	162.92	164.25	183.17	166.50
75	118.17	148.92	164.67	150.33	151.67	168.50	153.75	75	131.17	165.42	182.83	167.00	168.42	187.17	170.75
76	120.83	152.08	168.08	153.75	155.08	171.67	157.25	76	134.25	169.17	186.75	170.83	172.25	190.83	174.58
77	123.42	155.50	171.67	157.08	158.42	174.83	160.58	77	137.08	172.83	190.83	174.42	175.92	194.17	178.42
78	125.83	158.50	174.83	160.08	161.50	177.42	163.75	78	139.83	176.08	194.17	177.83	179.33	197.17	181.92
79	127.92	161.25	177.75	162.83	164.25	179.92	166.50	79	142.17	179.17	197.50	180.83	182.58	199.92	184.92
80	130.08	163.92	180.00	165.42	166.92	182.17	169.17	80	144.42	182.00	200.00	183.92	185.50	202.42	188.08
81	132.00	166.17	182.42	167.83	169.33	184.67	171.67	81	146.58	184.75	202.50	186.58	188.17	205.17	190.83
82	133.67	168.42	184.58	170.08	171.58	186.92	174.00	82	148.50	187.17	205.08	189.00	190.67	207.75	193.33
83	135.42	170.67	186.67	172.25	173.75	189.25	176.25	83	150.42	189.58	207.33	191.42	193.17	210.17	195.83
84	137.08	172.83	188.67	174.42	175.92	191.42	178.42	84	152.42	191.92	209.58	193.83	195.50	212.67	198.25
85	138.67	174.83	190.67	176.50	178.00	193.50	180.50	85	154.08	194.17	211.92	196.17	197.83	214.92	200.67
86	140.25	176.67	192.58	178.50	180.00	195.50	182.58	86	155.83	196.42	214.00	198.33	200.00	217.25	202.92
87	141.67	178.58	194.33	180.42	181.92	197.50	184.50	87	157.50	198.42	216.00	200.42	202.17	219.42	205.00
88	143.08	180.42	196.17	182.08	183.83	199.25	186.33	88	159.08	200.42	217.92	202.42	204.17	221.42	207.08
89	144.42	182.08	197.83	183.92	185.50	201.00	188.08	89	160.58	202.33	219.75	204.42	206.00	223.25	208.92
90	145.83	183.67	199.50	185.50	187.17	202.58	189.75	90	162.00	204.17	221.67	206.08	207.92	225.17	210.83
91	147.00	185.25	201.00	187.00	188.67	204.17	191.33	91	163.33	205.83	223.42	207.83	209.58	226.83	212.67
92	148.17	186.67	202.50	188.50	190.17	205.50	192.75	92	164.67	207.33	225.00	209.42	211.25	228.42	214.17
93	149.17	188.00	203.83	189.75	191.42	206.75	194.08	93	165.75	208.83	226.50	210.83	212.67	229.83	215.67
94	150.25	189.17	205.08	191.00	192.67	208.00	195.42	94	166.83	210.17	227.75	212.17	214.17	231.08	217.08
95	151.08	190.25	206.08	192.08	193.83	209.08	196.50	95	167.75	211.33	229.08	213.42	215.42	232.25	218.33
96	151.92	191.33	207.33	193.25	195.00	210.08	197.67	96	168.75	212.67	230.33	214.75	216.58	233.42	219.58
97	152.67	192.42	208.50	194.42	196.17	211.17	198.83	97	169.83	213.92	231.67	216.08	217.92	234.58	220.92
98	153.75	193.67	209.58	195.50	197.25	212.17	200.00	98	170.75	215.17	232.92	217.25	219.17	235.92	222.33
99	154.58	194.75	210.75	196.75	198.42	213.42	201.17	99	171.75	216.42	234.08	218.50	220.42	237.08	223.50

(Add \$25 One-time Policy Fee)