

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

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: 372, 374, 379, 381

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	1,158	1,458	1,641	1,473	1,486	1,695	1,507	65	1,286	1,621	1,823	1,636	1,651	1,882	1,674
66	1,158	1,458	1,641	1,473	1,486	1,695	1,507	66	1,286	1,621	1,823	1,636	1,651	1,882	1,674
67	1,158	1,458	1,641	1,473	1,486	1,695	1,507	67	1,286	1,621	1,823	1,636	1,651	1,882	1,674
68	1,206	1,520	1,714	1,535	1,548	1,765	1,570	68	1,340	1,689	1,904	1,705	1,720	1,961	1,744
69	1,260	1,588	1,784	1,604	1,618	1,834	1,641	69	1,401	1,765	1,982	1,782	1,797	2,038	1,823
70	1,310	1,651	1,851	1,668	1,683	1,902	1,705	70	1,456	1,835	2,056	1,853	1,869	2,112	1,895
71	1,361	1,714	1,916	1,731	1,746	1,967	1,770	71	1,512	1,905	2,129	1,923	1,940	2,186	1,968
72	1,407	1,773	1,976	1,791	1,807	2,029	1,832	72	1,564	1,971	2,196	1,990	2,008	2,254	2,036
73	1,453	1,830	2,031	1,848	1,864	2,084	1,890	73	1,614	2,033	2,258	2,053	2,071	2,316	2,100
74	1,494	1,882	2,085	1,901	1,917	2,137	1,944	74	1,660	2,092	2,318	2,112	2,131	2,375	2,160
75	1,531	1,930	2,135	1,949	1,966	2,186	1,994	75	1,702	2,145	2,372	2,165	2,185	2,429	2,215
76	1,567	1,974	2,179	1,994	2,011	2,227	2,039	76	1,741	2,193	2,422	2,215	2,235	2,474	2,266
77	1,601	2,016	2,227	2,037	2,054	2,267	2,083	77	1,779	2,241	2,474	2,263	2,282	2,519	2,314
78	1,632	2,055	2,267	2,076	2,094	2,301	2,123	78	1,812	2,284	2,519	2,307	2,326	2,557	2,359
79	1,660	2,091	2,305	2,112	2,131	2,334	2,160	79	1,845	2,324	2,561	2,347	2,367	2,593	2,400
80	1,687	2,125	2,335	2,146	2,165	2,363	2,196	80	1,874	2,362	2,594	2,385	2,405	2,625	2,439
81	1,711	2,156	2,364	2,177	2,196	2,394	2,227	81	1,901	2,395	2,627	2,419	2,440	2,660	2,474
82	1,733	2,185	2,393	2,206	2,226	2,425	2,256	82	1,927	2,428	2,659	2,452	2,473	2,694	2,508
83	1,756	2,213	2,420	2,235	2,254	2,454	2,285	83	1,952	2,459	2,689	2,483	2,505	2,727	2,540
84	1,778	2,240	2,447	2,263	2,282	2,482	2,314	84	1,975	2,489	2,719	2,514	2,536	2,758	2,571
85	1,799	2,267	2,473	2,290	2,309	2,510	2,341	85	1,999	2,519	2,748	2,543	2,566	2,789	2,602
86	1,819	2,292	2,497	2,314	2,335	2,536	2,367	86	2,021	2,547	2,775	2,571	2,594	2,818	2,631
87	1,838	2,317	2,521	2,339	2,360	2,561	2,392	87	2,042	2,574	2,800	2,600	2,622	2,846	2,659
88	1,857	2,339	2,543	2,363	2,384	2,584	2,417	88	2,063	2,600	2,826	2,625	2,648	2,872	2,685
89	1,875	2,362	2,565	2,385	2,406	2,607	2,440	89	2,082	2,624	2,850	2,650	2,673	2,897	2,711
90	1,891	2,382	2,587	2,406	2,427	2,628	2,461	90	2,101	2,647	2,875	2,674	2,697	2,920	2,735
91	1,906	2,402	2,607	2,426	2,447	2,647	2,481	91	2,118	2,669	2,898	2,696	2,719	2,942	2,757
92	1,921	2,420	2,627	2,444	2,466	2,665	2,500	92	2,134	2,689	2,918	2,716	2,740	2,961	2,778
93	1,934	2,438	2,644	2,461	2,483	2,683	2,517	93	2,149	2,709	2,938	2,736	2,759	2,981	2,797
94	1,947	2,453	2,660	2,478	2,499	2,698	2,534	94	2,163	2,726	2,955	2,753	2,777	2,997	2,816
95	1,958	2,468	2,674	2,492	2,513	2,711	2,549	95	2,176	2,742	2,971	2,769	2,793	3,012	2,832
96	1,970	2,482	2,689	2,507	2,528	2,725	2,564	96	2,189	2,757	2,987	2,785	2,809	3,027	2,848
97	1,982	2,497	2,703	2,521	2,543	2,739	2,579	97	2,201	2,773	3,003	2,802	2,825	3,043	2,865
98	1,993	2,511	2,718	2,536	2,559	2,753	2,594	98	2,214	2,791	3,021	2,818	2,843	3,059	2,883
99	2,004	2,526	2,733	2,551	2,574	2,767	2,609	99	2,228	2,807	3,037	2,835	2,859	3,075	2,899

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 11/08 TN

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

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

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	1,042	1,312	1,477	1,326	1,337	1,526	1,356	65	1,157	1,459	1,641	1,472	1,486	1,694	1,507
66	1,042	1,312	1,477	1,326	1,337	1,526	1,356	66	1,157	1,459	1,641	1,472	1,486	1,694	1,507
67	1,042	1,312	1,477	1,326	1,337	1,526	1,356	67	1,157	1,459	1,641	1,472	1,486	1,694	1,507
68	1,085	1,368	1,543	1,382	1,393	1,589	1,413	68	1,206	1,520	1,714	1,535	1,548	1,765	1,570
69	1,134	1,429	1,606	1,444	1,456	1,651	1,477	69	1,261	1,589	1,784	1,604	1,617	1,834	1,641
70	1,179	1,486	1,666	1,501	1,515	1,712	1,535	70	1,310	1,652	1,850	1,668	1,682	1,901	1,706
71	1,225	1,543	1,724	1,558	1,571	1,770	1,593	71	1,361	1,715	1,916	1,731	1,746	1,967	1,771
72	1,266	1,596	1,778	1,612	1,626	1,826	1,649	72	1,408	1,774	1,976	1,791	1,807	2,029	1,832
73	1,308	1,647	1,828	1,663	1,678	1,876	1,701	73	1,453	1,830	2,032	1,848	1,864	2,084	1,890
74	1,345	1,694	1,877	1,711	1,725	1,923	1,750	74	1,494	1,883	2,086	1,901	1,918	2,138	1,944
75	1,378	1,737	1,922	1,754	1,769	1,967	1,795	75	1,532	1,931	2,135	1,949	1,967	2,186	1,994
76	1,410	1,777	1,961	1,795	1,810	2,004	1,835	76	1,567	1,974	2,180	1,994	2,012	2,227	2,039
77	1,441	1,814	2,004	1,833	1,849	2,040	1,875	77	1,601	2,017	2,227	2,037	2,054	2,267	2,083
78	1,469	1,850	2,040	1,868	1,885	2,071	1,911	78	1,631	2,056	2,267	2,076	2,093	2,301	2,123
79	1,494	1,882	2,075	1,901	1,918	2,101	1,944	79	1,661	2,092	2,305	2,112	2,130	2,334	2,160
80	1,518	1,913	2,102	1,931	1,949	2,127	1,976	80	1,687	2,126	2,335	2,147	2,165	2,363	2,195
81	1,540	1,940	2,128	1,959	1,976	2,155	2,004	81	1,711	2,156	2,364	2,177	2,196	2,394	2,227
82	1,560	1,967	2,154	1,985	2,003	2,183	2,030	82	1,734	2,185	2,393	2,207	2,226	2,425	2,257
83	1,580	1,992	2,178	2,012	2,029	2,209	2,057	83	1,757	2,213	2,420	2,235	2,255	2,454	2,286
84	1,600	2,016	2,202	2,037	2,054	2,234	2,083	84	1,778	2,240	2,447	2,263	2,282	2,482	2,314
85	1,619	2,040	2,226	2,061	2,078	2,259	2,107	85	1,799	2,267	2,473	2,289	2,309	2,510	2,342
86	1,637	2,063	2,247	2,083	2,102	2,282	2,130	86	1,819	2,292	2,498	2,314	2,335	2,536	2,368
87	1,654	2,085	2,269	2,105	2,124	2,305	2,153	87	1,838	2,317	2,520	2,340	2,360	2,561	2,393
88	1,671	2,105	2,289	2,127	2,146	2,326	2,175	88	1,857	2,340	2,543	2,363	2,383	2,585	2,417
89	1,688	2,126	2,309	2,147	2,165	2,346	2,196	89	1,874	2,362	2,565	2,385	2,406	2,607	2,440
90	1,702	2,144	2,328	2,165	2,184	2,365	2,215	90	1,891	2,382	2,588	2,407	2,427	2,628	2,462
91	1,715	2,162	2,346	2,183	2,202	2,382	2,233	91	1,906	2,402	2,608	2,426	2,447	2,648	2,481
92	1,729	2,178	2,364	2,200	2,219	2,399	2,250	92	1,921	2,420	2,626	2,444	2,466	2,665	2,500
93	1,741	2,194	2,380	2,215	2,235	2,415	2,265	93	1,934	2,438	2,644	2,462	2,483	2,683	2,517
94	1,752	2,208	2,394	2,230	2,249	2,428	2,281	94	1,947	2,453	2,660	2,478	2,499	2,697	2,534
95	1,762	2,221	2,407	2,243	2,262	2,440	2,294	95	1,958	2,468	2,674	2,492	2,514	2,711	2,549
96	1,773	2,234	2,420	2,256	2,275	2,453	2,308	96	1,970	2,481	2,688	2,507	2,528	2,724	2,563
97	1,784	2,247	2,433	2,269	2,289	2,465	2,321	97	1,981	2,496	2,703	2,522	2,543	2,739	2,579
98	1,794	2,260	2,446	2,282	2,303	2,478	2,335	98	1,993	2,512	2,719	2,536	2,559	2,753	2,595
99	1,804	2,273	2,460	2,296	2,317	2,490	2,348	99	2,005	2,526	2,733	2,552	2,573	2,768	2,609

(Add \$25 One-time Policy Fee)

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Quarterly: 0.2500

Monthly: Divide by 12

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TENNESSEE

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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	1,007	1,268	1,427	1,281	1,292	1,473	1,310	65	1,119	1,409	1,585	1,423	1,435	1,637	1,456
66	1,007	1,268	1,427	1,281	1,292	1,473	1,310	66	1,119	1,409	1,585	1,423	1,435	1,637	1,456
67	1,007	1,268	1,427	1,281	1,292	1,473	1,310	67	1,119	1,409	1,585	1,423	1,435	1,637	1,456
68	1,049	1,322	1,490	1,335	1,347	1,535	1,365	68	1,165	1,469	1,656	1,483	1,496	1,705	1,516
69	1,096	1,381	1,551	1,394	1,406	1,595	1,427	69	1,218	1,535	1,724	1,550	1,563	1,772	1,584
70	1,139	1,436	1,609	1,450	1,462	1,653	1,483	70	1,266	1,595	1,788	1,611	1,625	1,837	1,648
71	1,183	1,490	1,666	1,506	1,518	1,711	1,540	71	1,314	1,657	1,851	1,673	1,687	1,901	1,711
72	1,224	1,542	1,718	1,557	1,571	1,765	1,593	72	1,360	1,714	1,909	1,730	1,745	1,960	1,770
73	1,263	1,591	1,767	1,607	1,621	1,812	1,644	73	1,403	1,768	1,963	1,785	1,800	2,013	1,826
74	1,299	1,637	1,813	1,653	1,668	1,859	1,690	74	1,443	1,819	2,015	1,837	1,852	2,065	1,878
75	1,332	1,678	1,857	1,695	1,710	1,901	1,733	75	1,480	1,865	2,063	1,884	1,900	2,111	1,926
76	1,362	1,716	1,895	1,733	1,749	1,936	1,773	76	1,514	1,907	2,106	1,927	1,943	2,151	1,970
77	1,392	1,754	1,936	1,771	1,786	1,971	1,811	77	1,547	1,948	2,151	1,968	1,985	2,190	2,012
78	1,419	1,787	1,971	1,805	1,821	2,001	1,847	78	1,577	1,986	2,190	2,006	2,023	2,224	2,052
79	1,443	1,819	2,004	1,836	1,852	2,029	1,878	79	1,604	2,021	2,227	2,040	2,058	2,255	2,087
80	1,467	1,848	2,030	1,866	1,882	2,055	1,908	80	1,630	2,053	2,256	2,074	2,092	2,283	2,121
81	1,488	1,875	2,056	1,893	1,909	2,082	1,936	81	1,653	2,083	2,284	2,104	2,122	2,313	2,151
82	1,508	1,900	2,081	1,918	1,935	2,108	1,962	82	1,675	2,111	2,312	2,132	2,150	2,343	2,181
83	1,527	1,925	2,105	1,943	1,960	2,134	1,987	83	1,697	2,138	2,338	2,159	2,178	2,371	2,209
84	1,547	1,948	2,128	1,968	1,984	2,159	2,012	84	1,718	2,164	2,364	2,186	2,205	2,399	2,236
85	1,564	1,971	2,150	1,990	2,008	2,183	2,036	85	1,738	2,190	2,389	2,212	2,231	2,425	2,263
86	1,582	1,993	2,172	2,013	2,030	2,205	2,058	86	1,757	2,215	2,413	2,237	2,256	2,451	2,287
87	1,598	2,014	2,191	2,035	2,052	2,227	2,080	87	1,777	2,238	2,435	2,260	2,280	2,474	2,311
88	1,615	2,035	2,212	2,054	2,073	2,247	2,102	88	1,794	2,260	2,457	2,283	2,303	2,497	2,335
89	1,630	2,054	2,231	2,074	2,092	2,267	2,121	89	1,811	2,282	2,479	2,305	2,324	2,519	2,357
90	1,645	2,071	2,250	2,092	2,110	2,285	2,141	90	1,827	2,303	2,499	2,325	2,345	2,539	2,378
91	1,658	2,089	2,267	2,109	2,128	2,303	2,158	91	1,842	2,321	2,520	2,344	2,364	2,557	2,398
92	1,671	2,105	2,284	2,125	2,144	2,318	2,174	92	1,857	2,338	2,538	2,362	2,382	2,576	2,416
93	1,683	2,120	2,299	2,141	2,159	2,333	2,189	93	1,869	2,355	2,554	2,378	2,399	2,592	2,432
94	1,693	2,133	2,312	2,155	2,173	2,346	2,203	94	1,881	2,371	2,569	2,393	2,415	2,606	2,448
95	1,703	2,146	2,325	2,166	2,186	2,358	2,216	95	1,892	2,384	2,583	2,407	2,429	2,619	2,462
96	1,713	2,158	2,338	2,179	2,199	2,370	2,229	96	1,903	2,398	2,597	2,421	2,443	2,633	2,476
97	1,723	2,171	2,351	2,192	2,212	2,381	2,242	97	1,915	2,412	2,613	2,436	2,457	2,646	2,492
98	1,733	2,184	2,364	2,205	2,225	2,393	2,256	98	1,926	2,427	2,627	2,451	2,472	2,660	2,507
99	1,743	2,197	2,377	2,218	2,238	2,406	2,269	99	1,938	2,441	2,641	2,465	2,486	2,673	2,521

(Add \$25 One-time Policy Fee)

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Monthly: Divide by 12

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TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

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	906	1,141	1,284	1,153	1,163	1,326	1,179	65	1,007	1,268	1,427	1,281	1,292	1,473	1,310
66	906	1,141	1,284	1,153	1,163	1,326	1,179	66	1,007	1,268	1,427	1,281	1,292	1,473	1,310
67	906	1,141	1,284	1,153	1,163	1,326	1,179	67	1,007	1,268	1,427	1,281	1,292	1,473	1,310
68	944	1,190	1,341	1,202	1,212	1,382	1,229	68	1,049	1,322	1,490	1,335	1,346	1,535	1,364
69	986	1,243	1,396	1,255	1,265	1,436	1,284	69	1,096	1,382	1,552	1,395	1,407	1,595	1,426
70	1,025	1,292	1,448	1,305	1,316	1,488	1,335	70	1,139	1,436	1,609	1,450	1,463	1,653	1,483
71	1,065	1,341	1,499	1,355	1,366	1,540	1,386	71	1,183	1,491	1,666	1,506	1,518	1,711	1,540
72	1,102	1,388	1,546	1,401	1,414	1,589	1,434	72	1,224	1,543	1,718	1,557	1,571	1,764	1,593
73	1,137	1,432	1,590	1,446	1,459	1,631	1,480	73	1,263	1,591	1,767	1,607	1,620	1,812	1,643
74	1,169	1,473	1,632	1,488	1,501	1,673	1,521	74	1,299	1,637	1,814	1,653	1,667	1,859	1,690
75	1,199	1,510	1,671	1,526	1,539	1,711	1,560	75	1,332	1,679	1,857	1,696	1,710	1,900	1,733
76	1,226	1,544	1,706	1,560	1,574	1,742	1,596	76	1,363	1,716	1,895	1,734	1,749	1,936	1,773
77	1,253	1,579	1,742	1,594	1,607	1,774	1,630	77	1,392	1,753	1,936	1,771	1,787	1,971	1,811
78	1,277	1,608	1,774	1,625	1,639	1,801	1,662	78	1,419	1,787	1,971	1,805	1,821	2,002	1,847
79	1,299	1,637	1,804	1,652	1,667	1,826	1,690	79	1,444	1,819	2,004	1,836	1,852	2,030	1,878
80	1,320	1,663	1,827	1,679	1,694	1,850	1,717	80	1,467	1,848	2,030	1,867	1,883	2,055	1,909
81	1,339	1,688	1,850	1,704	1,718	1,874	1,742	81	1,488	1,875	2,056	1,894	1,910	2,082	1,936
82	1,357	1,710	1,873	1,726	1,742	1,897	1,766	82	1,508	1,900	2,081	1,919	1,935	2,109	1,963
83	1,374	1,733	1,895	1,749	1,764	1,921	1,788	83	1,527	1,924	2,104	1,943	1,960	2,134	1,988
84	1,392	1,753	1,915	1,771	1,786	1,943	1,811	84	1,546	1,948	2,128	1,967	1,985	2,159	2,012
85	1,408	1,774	1,935	1,791	1,807	1,965	1,832	85	1,564	1,971	2,150	1,991	2,008	2,183	2,037
86	1,424	1,794	1,955	1,812	1,827	1,985	1,852	86	1,581	1,994	2,172	2,013	2,030	2,206	2,058
87	1,438	1,813	1,972	1,832	1,847	2,004	1,872	87	1,599	2,014	2,192	2,034	2,052	2,227	2,080
88	1,454	1,832	1,991	1,849	1,866	2,022	1,892	88	1,615	2,034	2,211	2,055	2,073	2,247	2,102
89	1,467	1,849	2,008	1,867	1,883	2,040	1,909	89	1,630	2,054	2,231	2,075	2,092	2,267	2,121
90	1,481	1,864	2,025	1,883	1,899	2,057	1,927	90	1,644	2,073	2,249	2,093	2,111	2,285	2,140
91	1,492	1,880	2,040	1,898	1,915	2,073	1,942	91	1,658	2,089	2,268	2,110	2,128	2,301	2,158
92	1,504	1,895	2,056	1,913	1,930	2,086	1,957	92	1,671	2,104	2,284	2,126	2,144	2,318	2,174
93	1,515	1,908	2,069	1,927	1,943	2,100	1,970	93	1,682	2,120	2,299	2,140	2,159	2,333	2,189
94	1,524	1,920	2,081	1,940	1,956	2,111	1,983	94	1,693	2,134	2,312	2,154	2,174	2,345	2,203
95	1,533	1,931	2,093	1,949	1,967	2,122	1,994	95	1,703	2,146	2,325	2,166	2,186	2,357	2,216
96	1,542	1,942	2,104	1,961	1,979	2,133	2,006	96	1,713	2,158	2,337	2,179	2,199	2,370	2,228
97	1,551	1,954	2,116	1,973	1,991	2,143	2,018	97	1,724	2,171	2,352	2,192	2,211	2,381	2,243
98	1,560	1,966	2,128	1,985	2,003	2,154	2,030	98	1,733	2,184	2,364	2,206	2,225	2,394	2,256
99	1,569	1,977	2,139	1,996	2,014	2,165	2,042	99	1,744	2,197	2,377	2,219	2,237	2,406	2,269

(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

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: 372, 374, 379, 381

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	96.50	121.50	136.75	122.75	123.83	141.25	125.58	65	107.17	135.08	151.92	136.33	137.58	156.83	139.50
66	96.50	121.50	136.75	122.75	123.83	141.25	125.58	66	107.17	135.08	151.92	136.33	137.58	156.83	139.50
67	96.50	121.50	136.75	122.75	123.83	141.25	125.58	67	107.17	135.08	151.92	136.33	137.58	156.83	139.50
68	100.50	126.67	142.83	127.92	129.00	147.08	130.83	68	111.67	140.75	158.67	142.08	143.33	163.42	145.33
69	105.00	132.33	148.67	133.67	134.83	152.83	136.75	69	116.75	147.08	165.17	148.50	149.75	169.83	151.92
70	109.17	137.58	154.25	139.00	140.25	158.50	142.08	70	121.33	152.92	171.33	154.42	155.75	176.00	157.92
71	113.42	142.83	159.67	144.25	145.50	163.92	147.50	71	126.00	158.75	177.42	160.25	161.67	182.17	164.00
72	117.25	147.75	164.67	149.25	150.58	169.08	152.67	72	130.33	164.25	183.00	165.83	167.33	187.83	169.67
73	121.08	152.50	169.25	154.00	155.33	173.67	157.50	73	134.50	169.42	188.17	171.08	172.58	193.00	175.00
74	124.50	156.83	173.75	158.42	159.75	178.08	162.00	74	138.33	174.33	193.17	176.00	177.58	197.92	180.00
75	127.58	160.83	177.92	162.42	163.83	182.17	166.17	75	141.83	178.75	197.67	180.42	182.08	202.42	184.58
76	130.58	164.50	181.58	166.17	167.58	185.58	169.92	76	145.08	182.75	201.83	184.58	186.25	206.17	188.83
77	133.42	168.00	185.58	169.75	171.17	188.92	173.58	77	148.25	186.75	206.17	188.58	190.17	209.92	192.83
78	136.00	171.25	188.92	173.00	174.50	191.75	176.92	78	151.00	190.33	209.92	192.25	193.83	213.08	196.58
79	138.33	174.25	192.08	176.00	177.58	194.50	180.00	79	153.75	193.67	213.42	195.58	197.25	216.08	200.00
80	140.58	177.08	194.58	178.83	180.42	196.92	183.00	80	156.17	196.83	216.17	198.75	200.42	218.75	203.25
81	142.58	179.67	197.00	181.42	183.00	199.50	185.58	81	158.42	199.58	218.92	201.58	203.33	221.67	206.17
82	144.42	182.08	199.42	183.83	185.50	202.08	188.00	82	160.58	202.33	221.58	204.33	206.08	224.50	209.00
83	146.33	184.42	201.67	186.25	187.83	204.50	190.42	83	162.67	204.92	224.08	206.92	208.75	227.25	211.67
84	148.17	186.67	203.92	188.58	190.17	206.83	192.83	84	164.58	207.42	226.58	209.50	211.33	229.83	214.25
85	149.92	188.92	206.08	190.83	192.42	209.17	195.08	85	166.58	209.92	229.00	211.92	213.83	232.42	216.83
86	151.58	191.00	208.08	192.83	194.58	211.33	197.25	86	168.42	212.25	231.25	214.25	216.17	234.83	219.25
87	153.17	193.08	210.08	194.92	196.67	213.42	199.33	87	170.17	214.50	233.33	216.67	218.50	237.17	221.58
88	154.75	194.92	211.92	196.92	198.67	215.33	201.42	88	171.92	216.67	235.50	218.75	220.67	239.33	223.75
89	156.25	196.83	213.75	198.75	200.50	217.25	203.33	89	173.50	218.67	237.50	220.83	222.75	241.42	225.92
90	157.58	198.50	215.58	200.50	202.25	219.00	205.08	90	175.08	220.58	239.58	222.83	224.75	243.33	227.92
91	158.83	200.17	217.25	202.17	203.92	220.58	206.75	91	176.50	222.42	241.50	224.67	226.58	245.17	229.75
92	160.08	201.67	218.92	203.67	205.50	222.08	208.33	92	177.83	224.08	243.17	226.33	228.33	246.75	231.50
93	161.17	203.17	220.33	205.08	206.92	223.58	209.75	93	179.08	225.75	244.83	228.00	229.92	248.42	233.08
94	162.25	204.42	221.67	206.50	208.25	224.83	211.17	94	180.25	227.17	246.25	229.42	231.42	249.75	234.67
95	163.17	205.67	222.83	207.67	209.42	225.92	212.42	95	181.33	228.50	247.58	230.75	232.75	251.00	236.00
96	164.17	206.83	224.08	208.92	210.67	227.08	213.67	96	182.42	229.75	248.92	232.08	234.08	252.25	237.33
97	165.17	208.08	225.25	210.08	211.92	228.25	214.92	97	183.42	231.08	250.25	233.50	235.42	253.58	238.75
98	166.08	209.25	226.50	211.33	213.25	229.42	216.17	98	184.50	232.58	251.75	234.83	236.92	254.92	240.25
99	167.00	210.50	227.75	212.58	214.50	230.58	217.42	99	185.67	233.92	253.08	236.25	238.25	256.25	241.58

(Add \$25 One-time Policy Fee)

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

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

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	86.83	109.33	123.08	110.50	111.42	127.17	113.00	65	96.42	121.58	136.75	122.67	123.83	141.17	125.58
66	86.83	109.33	123.08	110.50	111.42	127.17	113.00	66	96.42	121.58	136.75	122.67	123.83	141.17	125.58
67	86.83	109.33	123.08	110.50	111.42	127.17	113.00	67	96.42	121.58	136.75	122.67	123.83	141.17	125.58
68	90.42	114.00	128.58	115.17	116.08	132.42	117.75	68	100.50	126.67	142.83	127.92	129.00	147.08	130.83
69	94.50	119.08	133.83	120.33	121.33	137.58	123.08	69	105.08	132.42	148.67	133.67	134.75	152.83	136.75
70	98.25	123.83	138.83	125.08	126.25	142.67	127.92	70	109.17	137.67	154.17	139.00	140.17	158.42	142.17
71	102.08	128.58	143.67	129.83	130.92	147.50	132.75	71	113.42	142.92	159.67	144.25	145.50	163.92	147.58
72	105.50	133.00	148.17	134.33	135.50	152.17	137.42	72	117.33	147.83	164.67	149.25	150.58	169.08	152.67
73	109.00	137.25	152.33	138.58	139.83	156.33	141.75	73	121.08	152.50	169.33	154.00	155.33	173.67	157.50
74	112.08	141.17	156.42	142.58	143.75	160.25	145.83	74	124.50	156.92	173.83	158.42	159.83	178.17	162.00
75	114.83	144.75	160.17	146.17	147.42	163.92	149.58	75	127.67	160.92	177.92	162.42	163.92	182.17	166.17
76	117.50	148.08	163.42	149.58	150.83	167.00	152.92	76	130.58	164.50	181.67	166.17	167.67	185.58	169.92
77	120.08	151.17	167.00	152.75	154.08	170.00	156.25	77	133.42	168.08	185.58	169.75	171.17	188.92	173.58
78	122.42	154.17	170.00	155.67	157.08	172.58	159.25	78	135.92	171.33	188.92	173.00	174.42	191.75	176.92
79	124.50	156.83	172.92	158.42	159.83	175.08	162.00	79	138.42	174.33	192.08	176.00	177.50	194.50	180.00
80	126.50	159.42	175.17	160.92	162.42	177.25	164.67	80	140.58	177.17	194.58	178.92	180.42	196.92	182.92
81	128.33	161.67	177.33	163.25	164.67	179.58	167.00	81	142.58	179.67	197.00	181.42	183.00	199.50	185.58
82	130.00	163.92	179.50	165.42	166.92	181.92	169.17	82	144.50	182.08	199.42	183.92	185.50	202.08	188.08
83	131.67	166.00	181.50	167.67	169.08	184.08	171.42	83	146.42	184.42	201.67	186.25	187.92	204.50	190.50
84	133.33	168.00	183.50	169.75	171.17	186.17	173.58	84	148.17	186.67	203.92	188.58	190.17	206.83	192.83
85	134.92	170.00	185.50	171.75	173.17	188.25	175.58	85	149.92	188.92	206.08	190.75	192.42	209.17	195.17
86	136.42	171.92	187.25	173.58	175.17	190.17	177.50	86	151.58	191.00	208.17	192.83	194.58	211.33	197.33
87	137.83	173.75	189.08	175.42	177.00	192.08	179.42	87	153.17	193.08	210.00	195.00	196.67	213.42	199.42
88	139.25	175.42	190.75	177.25	178.83	193.83	181.25	88	154.75	195.00	211.92	196.92	198.58	215.42	201.42
89	140.67	177.17	192.42	178.92	180.42	195.50	183.00	89	156.17	196.83	213.75	198.75	200.50	217.25	203.33
90	141.83	178.67	194.00	180.42	182.00	197.08	184.58	90	157.58	198.50	215.67	200.58	202.25	219.00	205.17
91	142.92	180.17	195.50	181.92	183.50	198.50	186.08	91	158.83	200.17	217.33	202.17	203.92	220.67	206.75
92	144.08	181.50	197.00	183.33	184.92	199.92	187.50	92	160.08	201.67	218.83	203.67	205.50	222.08	208.33
93	145.08	182.83	198.33	184.58	186.25	201.25	188.75	93	161.17	203.17	220.33	205.17	206.92	223.58	209.75
94	146.00	184.00	199.50	185.83	187.42	202.33	190.08	94	162.25	204.42	221.67	206.50	208.25	224.75	211.17
95	146.83	185.08	200.58	186.92	188.50	203.33	191.17	95	163.17	205.67	222.83	207.67	209.50	225.92	212.42
96	147.75	186.17	201.67	188.00	189.58	204.42	192.33	96	164.17	206.75	224.00	208.92	210.67	227.00	213.58
97	148.67	187.25	202.75	189.08	190.75	205.42	193.42	97	165.08	208.00	225.25	210.17	211.92	228.25	214.92
98	149.50	188.33	203.83	190.17	191.92	206.50	194.58	98	166.08	209.33	226.58	211.33	213.25	229.42	216.25
99	150.33	189.42	205.00	191.33	193.08	207.50	195.67	99	167.08	210.50	227.75	212.67	214.42	230.67	217.42

(Add \$25 One-time Policy Fee)

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

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: 372, 374, 379, 381

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	83.92	105.67	118.92	106.75	107.67	122.75	109.17	65	93.25	117.42	132.08	118.58	119.58	136.42	121.33
66	83.92	105.67	118.92	106.75	107.67	122.75	109.17	66	93.25	117.42	132.08	118.58	119.58	136.42	121.33
67	83.92	105.67	118.92	106.75	107.67	122.75	109.17	67	93.25	117.42	132.08	118.58	119.58	136.42	121.33
68	87.42	110.17	124.17	111.25	112.25	127.92	113.75	68	97.08	122.42	138.00	123.58	124.67	142.08	126.33
69	91.33	115.08	129.25	116.17	117.17	132.92	118.92	69	101.50	127.92	143.67	129.17	130.25	147.67	132.00
70	94.92	119.67	134.08	120.83	121.83	137.75	123.58	70	105.50	132.92	149.00	134.25	135.42	153.08	137.33
71	98.58	124.17	138.83	125.50	126.50	142.58	128.33	71	109.50	138.08	154.25	139.42	140.58	158.42	142.58
72	102.00	128.50	143.17	129.75	130.92	147.08	132.75	72	113.33	142.83	159.08	144.17	145.42	163.33	147.50
73	105.25	132.58	147.25	133.92	135.08	151.00	137.00	73	116.92	147.33	163.58	148.75	150.00	167.75	152.17
74	108.25	136.42	151.08	137.75	139.00	154.92	140.83	74	120.25	151.58	167.92	153.08	154.33	172.08	156.50
75	111.00	139.83	154.75	141.25	142.50	158.42	144.42	75	123.33	155.42	171.92	157.00	158.33	175.92	160.50
76	113.50	143.00	157.92	144.42	145.75	161.33	147.75	76	126.17	158.92	175.50	160.58	161.92	179.25	164.17
77	116.00	146.17	161.33	147.58	148.83	164.25	150.92	77	128.92	162.33	179.25	164.00	165.42	182.50	167.67
78	118.25	148.92	164.25	150.42	151.75	166.75	153.92	78	131.42	165.50	182.50	167.17	168.58	185.33	171.00
79	120.25	151.58	167.00	153.00	154.33	169.08	156.50	79	133.67	168.42	185.58	170.00	171.50	187.92	173.92
80	122.25	154.00	169.17	155.50	156.83	171.25	159.00	80	135.83	171.08	188.00	172.83	174.33	190.25	176.75
81	124.00	156.25	171.33	157.75	159.08	173.50	161.33	81	137.75	173.58	190.33	175.33	176.83	192.75	179.25
82	125.67	158.33	173.42	159.83	161.25	175.67	163.50	82	139.58	175.92	192.67	177.67	179.17	195.25	181.75
83	127.25	160.42	175.42	161.92	163.33	177.83	165.58	83	141.42	178.17	194.83	179.92	181.50	197.58	184.08
84	128.92	162.33	177.33	164.00	165.33	179.92	167.67	84	143.17	180.33	197.00	182.17	183.75	199.92	186.33
85	130.33	164.25	179.17	165.83	167.33	181.92	169.67	85	144.83	182.50	199.08	184.33	185.92	202.08	188.58
86	131.83	166.08	181.00	167.75	169.17	183.75	171.50	86	146.42	184.58	201.08	186.42	188.00	204.25	190.58
87	133.17	167.83	182.58	169.58	171.00	185.58	173.33	87	148.08	186.50	202.92	188.33	190.00	206.17	192.58
88	134.58	169.58	184.33	171.17	172.75	187.25	175.17	88	149.50	188.33	204.75	190.25	191.92	208.08	194.58
89	135.83	171.17	185.92	172.83	174.33	188.92	176.75	89	150.92	190.17	206.58	192.08	193.67	209.92	196.42
90	137.08	172.58	187.50	174.33	175.83	190.42	178.42	90	152.25	191.92	208.25	193.75	195.42	211.58	198.17
91	138.17	174.08	188.92	175.75	177.33	191.92	179.83	91	153.50	193.42	210.00	195.33	197.00	213.08	199.83
92	139.25	175.42	190.33	177.08	178.67	193.17	181.17	92	154.75	194.83	211.50	196.83	198.50	214.67	201.33
93	140.25	176.67	191.58	178.42	179.92	194.42	182.42	93	155.75	196.25	212.83	198.17	199.92	216.00	202.67
94	141.08	177.75	192.67	179.58	181.08	195.50	183.58	94	156.75	197.58	214.08	199.42	201.25	217.17	204.00
95	141.92	178.83	193.75	180.50	182.17	196.50	184.67	95	157.67	198.67	215.25	200.58	202.42	218.25	205.17
96	142.75	179.83	194.83	181.58	183.25	197.50	185.75	96	158.58	199.83	216.42	201.75	203.58	219.42	206.33
97	143.58	180.92	195.92	182.67	184.33	198.42	186.83	97	159.58	201.00	217.75	203.00	204.75	220.50	207.67
98	144.42	182.00	197.00	183.75	185.42	199.42	188.00	98	160.50	202.25	218.92	204.25	206.00	221.67	208.92
99	145.25	183.08	198.08	184.83	186.50	200.50	189.08	99	161.50	203.42	220.08	205.42	207.17	222.75	210.08

(Add \$25 One-time Policy Fee)

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

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

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	75.50	95.08	107.00	96.08	96.92	110.50	98.25	65	83.92	105.67	118.92	106.75	107.67	122.75	109.17
66	75.50	95.08	107.00	96.08	96.92	110.50	98.25	66	83.92	105.67	118.92	106.75	107.67	122.75	109.17
67	75.50	95.08	107.00	96.08	96.92	110.50	98.25	67	83.92	105.67	118.92	106.75	107.67	122.75	109.17
68	78.67	99.17	111.75	100.17	101.00	115.17	102.42	68	87.42	110.17	124.17	111.25	112.17	127.92	113.67
69	82.17	103.58	116.33	104.58	105.42	119.67	107.00	69	91.33	115.17	129.33	116.25	117.25	132.92	118.83
70	85.42	107.67	120.67	108.75	109.67	124.00	111.25	70	94.92	119.67	134.08	120.83	121.92	137.75	123.58
71	88.75	111.75	124.92	112.92	113.83	128.33	115.50	71	98.58	124.25	138.83	125.50	126.50	142.58	128.33
72	91.83	115.67	128.83	116.75	117.83	132.42	119.50	72	102.00	128.58	143.17	129.75	130.92	147.00	132.75
73	94.75	119.33	132.50	120.50	121.58	135.92	123.33	73	105.25	132.58	147.25	133.92	135.00	151.00	136.92
74	97.42	122.75	136.00	124.00	125.08	139.42	126.75	74	108.25	136.42	151.17	137.75	138.92	154.92	140.83
75	99.92	125.83	139.25	127.17	128.25	142.58	130.00	75	111.00	139.92	154.75	141.33	142.50	158.33	144.42
76	102.17	128.67	142.17	130.00	131.17	145.17	133.00	76	113.58	143.00	157.92	144.50	145.75	161.33	147.75
77	104.42	131.58	145.17	132.83	133.92	147.83	135.83	77	116.00	146.08	161.33	147.58	148.92	164.25	150.92
78	106.42	134.00	147.83	135.42	136.58	150.08	138.50	78	118.25	148.92	164.25	150.42	151.75	166.83	153.92
79	108.25	136.42	150.33	137.67	138.92	152.17	140.83	79	120.33	151.58	167.00	153.00	154.33	169.17	156.50
80	110.00	138.58	152.25	139.92	141.17	154.17	143.08	80	122.25	154.00	169.17	155.58	156.92	171.25	159.08
81	111.58	140.67	154.17	142.00	143.17	156.17	145.17	81	124.00	156.25	171.33	157.83	159.17	173.50	161.33
82	113.08	142.50	156.08	143.83	145.17	158.08	147.17	82	125.67	158.33	173.42	159.92	161.25	175.75	163.58
83	114.50	144.42	157.92	145.75	147.00	160.08	149.00	83	127.25	160.33	175.33	161.92	163.33	177.83	165.67
84	116.00	146.08	159.58	147.58	148.83	161.92	150.92	84	128.83	162.33	177.33	163.92	165.42	179.92	167.67
85	117.33	147.83	161.25	149.25	150.58	163.75	152.67	85	130.33	164.25	179.17	165.92	167.33	181.92	169.75
86	118.67	149.50	162.92	151.00	152.25	165.42	154.33	86	131.75	166.17	181.00	167.75	169.17	183.83	171.50
87	119.83	151.08	164.33	152.67	153.92	167.00	156.00	87	133.25	167.83	182.67	169.50	171.00	185.58	173.33
88	121.17	152.67	165.92	154.08	155.50	168.50	157.67	88	134.58	169.50	184.25	171.25	172.75	187.25	175.17
89	122.25	154.08	167.33	155.58	156.92	170.00	159.08	89	135.83	171.17	185.92	172.92	174.33	188.92	176.75
90	123.42	155.33	168.75	156.92	158.25	171.42	160.58	90	137.00	172.75	187.42	174.42	175.92	190.42	178.33
91	124.33	156.67	170.00	158.17	159.58	172.75	161.83	91	138.17	174.08	189.00	175.83	177.33	191.75	179.83
92	125.33	157.92	171.33	159.42	160.83	173.83	163.08	92	139.25	175.33	190.33	177.17	178.67	193.17	181.17
93	126.25	159.00	172.42	160.58	161.92	175.00	164.17	93	140.17	176.67	191.58	178.33	179.92	194.42	182.42
94	127.00	160.00	173.42	161.67	163.00	175.92	165.25	94	141.08	177.83	192.67	179.50	181.17	195.42	183.58
95	127.75	160.92	174.42	162.42	163.92	176.83	166.17	95	141.92	178.83	193.75	180.50	182.17	196.42	184.67
96	128.50	161.83	175.33	163.42	164.92	177.75	167.17	96	142.75	179.83	194.75	181.58	183.25	197.50	185.67
97	129.25	162.83	176.33	164.42	165.92	178.58	168.17	97	143.67	180.92	196.00	182.67	184.25	198.42	186.92
98	130.00	163.83	177.33	165.42	166.92	179.50	169.17	98	144.42	182.00	197.00	183.83	185.42	199.50	188.00
99	130.75	164.75	178.25	166.33	167.83	180.42	170.17	99	145.33	183.08	198.08	184.92	186.42	200.50	189.08

(Add \$25 One-time Policy Fee)