

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

**TEXAS**

FOR USE IN TEXAS ZIP CODES: 750-753, 760-761, 770-775, 780, 782, 793-794

**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	2,671	NA	NA	NA	NA	NA	NA	0-64	2,968	NA	NA	NA	NA	NA	NA
65	1,542	1,943	2,185	1,962	1,980	2,257	2,008	65	1,714	2,160	2,429	2,180	2,200	2,508	2,230
66	1,542	1,943	2,185	1,962	1,980	2,257	2,008	66	1,714	2,160	2,429	2,180	2,200	2,508	2,230
67	1,542	1,943	2,185	1,962	1,980	2,257	2,008	67	1,714	2,160	2,429	2,180	2,200	2,508	2,230
68	1,608	2,024	2,284	2,045	2,062	2,351	2,092	68	1,786	2,250	2,537	2,272	2,292	2,614	2,324
69	1,680	2,116	2,377	2,137	2,155	2,578	2,185	69	1,866	2,351	2,641	2,374	2,394	2,864	2,429
70	1,745	2,200	2,466	2,221	2,242	2,674	2,272	70	1,939	2,444	2,738	2,470	2,490	2,970	2,526
71	1,813	2,284	2,552	2,306	2,327	2,764	2,358	71	2,015	2,538	2,836	2,562	2,585	3,072	2,621
72	1,874	2,363	2,633	2,386	2,407	2,852	2,441	72	2,083	2,627	2,924	2,651	2,675	3,168	2,713
73	1,936	2,437	2,706	2,461	2,484	2,929	2,518	73	2,149	2,707	3,008	2,735	2,760	3,254	2,796
74	1,990	2,508	2,778	2,532	2,555	3,005	2,590	74	2,212	2,788	3,088	2,815	2,838	3,338	2,878
75	2,040	2,572	2,845	2,598	2,618	3,072	2,657	75	2,268	2,858	3,160	2,886	2,910	3,414	2,951
76	2,088	2,630	2,904	2,657	2,678	3,130	2,717	76	2,320	2,922	3,227	2,951	2,977	3,478	3,019
77	2,132	2,687	2,966	2,714	2,736	3,186	2,776	77	2,370	2,986	3,296	3,014	3,040	3,540	3,083
78	2,174	2,737	3,020	2,765	2,790	3,235	2,830	78	2,414	3,043	3,355	3,074	3,098	3,595	3,142
79	2,212	2,786	3,070	2,815	2,838	3,281	2,878	79	2,458	3,096	3,412	3,126	3,154	3,644	3,197
80	2,248	2,832	3,110	2,860	2,886	3,322	2,924	80	2,497	3,148	3,456	3,178	3,205	3,690	3,250
81	2,279	2,873	3,150	2,902	2,924	3,366	2,966	81	2,532	3,192	3,499	3,223	3,251	3,738	3,296
82	2,310	2,910	3,188	2,939	2,965	3,409	3,006	82	2,567	3,235	3,542	3,266	3,295	3,785	3,341
83	2,340	2,948	3,224	2,977	3,004	3,449	3,046	83	2,600	3,276	3,583	3,308	3,337	3,834	3,384
84	2,369	2,983	3,260	3,014	3,040	3,488	3,083	84	2,632	3,317	3,623	3,349	3,378	3,876	3,426
85	2,398	3,020	3,295	3,050	3,077	3,527	3,120	85	2,663	3,355	3,660	3,389	3,419	3,919	3,467
86	2,423	3,053	3,326	3,083	3,110	3,564	3,154	86	2,692	3,392	3,696	3,426	3,456	3,961	3,505
87	2,448	3,086	3,358	3,116	3,144	3,599	3,187	87	2,720	3,428	3,731	3,463	3,493	4,001	3,542
88	2,473	3,116	3,389	3,149	3,176	3,632	3,221	88	2,748	3,463	3,766	3,498	3,528	4,037	3,577
89	2,498	3,148	3,418	3,178	3,206	3,664	3,251	89	2,774	3,497	3,797	3,530	3,562	4,072	3,611
90	2,519	3,174	3,446	3,206	3,233	3,692	3,280	90	2,800	3,527	3,830	3,563	3,593	4,104	3,643
91	2,540	3,199	3,473	3,232	3,260	3,720	3,305	91	2,821	3,556	3,860	3,592	3,623	4,134	3,673
92	2,560	3,224	3,499	3,256	3,284	3,746	3,331	92	2,844	3,583	3,887	3,619	3,650	4,162	3,701
93	2,576	3,247	3,522	3,280	3,308	3,770	3,354	93	2,863	3,608	3,913	3,644	3,677	4,189	3,726
94	2,593	3,268	3,544	3,300	3,329	3,792	3,376	94	2,881	3,631	3,937	3,667	3,700	4,213	3,751
95	2,608	3,288	3,563	3,319	3,348	3,810	3,396	95	2,900	3,653	3,958	3,689	3,721	4,234	3,773
96	2,624	3,307	3,583	3,340	3,368	3,829	3,415	96	2,917	3,673	3,980	3,710	3,742	4,254	3,794
97	2,641	3,326	3,601	3,358	3,389	3,851	3,436	97	2,933	3,695	4,001	3,732	3,764	4,278	3,817
98	2,656	3,346	3,622	3,378	3,409	3,870	3,456	98	2,950	3,718	4,025	3,754	3,787	4,298	3,840
99	2,671	3,366	3,642	3,398	3,428	3,889	3,476	99	2,968	3,739	4,045	3,778	3,809	4,322	3,862

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 11/08 TX

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

**TEXAS**

FOR USE IN TEXAS ZIP CODES: 776-779, 783-785

**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	2,449	NA	NA	NA	NA	NA	NA	0-64	2,720	NA	NA	NA	NA	NA	NA
65	1,414	1,781	2,003	1,799	1,815	2,069	1,840	65	1,571	1,980	2,226	1,999	2,016	2,299	2,044
66	1,414	1,781	2,003	1,799	1,815	2,069	1,840	66	1,571	1,980	2,226	1,999	2,016	2,299	2,044
67	1,414	1,781	2,003	1,799	1,815	2,069	1,840	67	1,571	1,980	2,226	1,999	2,016	2,299	2,044
68	1,474	1,856	2,093	1,874	1,890	2,155	1,917	68	1,637	2,063	2,325	2,082	2,101	2,396	2,131
69	1,540	1,939	2,179	1,959	1,976	2,363	2,003	69	1,711	2,155	2,421	2,176	2,195	2,626	2,226
70	1,599	2,016	2,261	2,036	2,055	2,451	2,082	70	1,778	2,241	2,510	2,264	2,283	2,723	2,316
71	1,662	2,093	2,340	2,114	2,133	2,533	2,162	71	1,847	2,327	2,599	2,349	2,369	2,816	2,402
72	1,718	2,166	2,413	2,187	2,207	2,615	2,237	72	1,910	2,408	2,681	2,430	2,452	2,904	2,487
73	1,774	2,234	2,481	2,256	2,277	2,685	2,308	73	1,970	2,482	2,758	2,507	2,530	2,983	2,563
74	1,824	2,299	2,547	2,321	2,342	2,754	2,374	74	2,027	2,555	2,830	2,581	2,602	3,060	2,638
75	1,870	2,357	2,608	2,382	2,400	2,816	2,435	75	2,079	2,620	2,896	2,646	2,668	3,130	2,705
76	1,914	2,411	2,662	2,435	2,455	2,869	2,490	76	2,126	2,679	2,958	2,705	2,729	3,188	2,768
77	1,955	2,463	2,719	2,488	2,508	2,921	2,544	77	2,173	2,737	3,022	2,763	2,786	3,245	2,826
78	1,993	2,509	2,769	2,534	2,558	2,966	2,594	78	2,213	2,790	3,076	2,818	2,840	3,296	2,880
79	2,027	2,554	2,814	2,581	2,602	3,007	2,638	79	2,253	2,838	3,127	2,866	2,891	3,341	2,930
80	2,060	2,596	2,851	2,621	2,646	3,045	2,681	80	2,289	2,885	3,168	2,913	2,938	3,383	2,979
81	2,089	2,633	2,888	2,660	2,681	3,086	2,719	81	2,321	2,926	3,208	2,955	2,980	3,427	3,022
82	2,118	2,668	2,923	2,694	2,718	3,125	2,756	82	2,353	2,966	3,247	2,994	3,021	3,469	3,062
83	2,145	2,703	2,956	2,729	2,753	3,161	2,792	83	2,384	3,003	3,285	3,033	3,059	3,515	3,102
84	2,171	2,735	2,989	2,763	2,786	3,198	2,826	84	2,412	3,040	3,321	3,070	3,097	3,553	3,141
85	2,198	2,769	3,021	2,796	2,820	3,233	2,860	85	2,441	3,076	3,355	3,106	3,134	3,593	3,178
86	2,221	2,798	3,049	2,826	2,851	3,267	2,891	86	2,467	3,110	3,388	3,141	3,168	3,631	3,213
87	2,244	2,829	3,078	2,857	2,882	3,299	2,922	87	2,494	3,143	3,420	3,175	3,202	3,667	3,247
88	2,267	2,857	3,106	2,886	2,912	3,330	2,952	88	2,519	3,175	3,452	3,207	3,234	3,700	3,279
89	2,290	2,885	3,133	2,913	2,939	3,358	2,980	89	2,543	3,205	3,480	3,236	3,265	3,732	3,310
90	2,309	2,910	3,159	2,939	2,963	3,385	3,006	90	2,566	3,233	3,511	3,266	3,293	3,762	3,340
91	2,329	2,933	3,183	2,962	2,989	3,410	3,029	91	2,586	3,259	3,539	3,292	3,321	3,790	3,367
92	2,346	2,956	3,208	2,984	3,011	3,434	3,054	92	2,607	3,285	3,563	3,318	3,346	3,815	3,392
93	2,362	2,977	3,229	3,006	3,033	3,456	3,075	93	2,625	3,308	3,587	3,341	3,370	3,840	3,416
94	2,377	2,995	3,248	3,025	3,051	3,476	3,094	94	2,641	3,329	3,609	3,362	3,391	3,862	3,439
95	2,390	3,014	3,266	3,043	3,069	3,493	3,113	95	2,659	3,348	3,628	3,381	3,411	3,881	3,458
96	2,406	3,032	3,285	3,061	3,088	3,510	3,131	96	2,674	3,367	3,649	3,401	3,430	3,900	3,478
97	2,421	3,049	3,301	3,078	3,106	3,530	3,149	97	2,688	3,387	3,667	3,421	3,451	3,922	3,499
98	2,434	3,067	3,320	3,097	3,125	3,548	3,168	98	2,704	3,408	3,689	3,441	3,472	3,940	3,520
99	2,449	3,086	3,339	3,115	3,143	3,565	3,187	99	2,720	3,428	3,708	3,463	3,491	3,962	3,540

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

**TEXAS**

**FOR USE IN TEXAS ZIP CODES: ALL EXCEPT 750-753, 760-761, 770-779, 780, 782-785, 793-794**

**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	2,226	NA	NA	NA	NA	NA	NA	0-64	2,473	NA	NA	NA	NA	NA	NA
65	1,285	1,619	1,821	1,635	1,650	1,881	1,673	65	1,428	1,800	2,024	1,817	1,833	2,090	1,858
66	1,285	1,619	1,821	1,635	1,650	1,881	1,673	66	1,428	1,800	2,024	1,817	1,833	2,090	1,858
67	1,285	1,619	1,821	1,635	1,650	1,881	1,673	67	1,428	1,800	2,024	1,817	1,833	2,090	1,858
68	1,340	1,687	1,903	1,704	1,718	1,959	1,743	68	1,488	1,875	2,114	1,893	1,910	2,178	1,937
69	1,400	1,763	1,981	1,781	1,796	2,148	1,821	69	1,555	1,959	2,201	1,978	1,995	2,387	2,024
70	1,454	1,833	2,055	1,851	1,868	2,228	1,893	70	1,616	2,037	2,282	2,058	2,075	2,475	2,105
71	1,511	1,903	2,127	1,922	1,939	2,303	1,965	71	1,679	2,115	2,363	2,135	2,154	2,560	2,184
72	1,562	1,969	2,194	1,988	2,006	2,377	2,034	72	1,736	2,189	2,437	2,209	2,229	2,640	2,261
73	1,613	2,031	2,255	2,051	2,070	2,441	2,098	73	1,791	2,256	2,507	2,279	2,300	2,712	2,330
74	1,658	2,090	2,315	2,110	2,129	2,504	2,158	74	1,843	2,323	2,573	2,346	2,365	2,782	2,398
75	1,700	2,143	2,371	2,165	2,182	2,560	2,214	75	1,890	2,382	2,633	2,405	2,425	2,845	2,459
76	1,740	2,192	2,420	2,214	2,232	2,608	2,264	76	1,933	2,435	2,689	2,459	2,481	2,898	2,516
77	1,777	2,239	2,472	2,262	2,280	2,655	2,313	77	1,975	2,488	2,747	2,512	2,533	2,950	2,569
78	1,812	2,281	2,517	2,304	2,325	2,696	2,358	78	2,012	2,536	2,796	2,562	2,582	2,996	2,618
79	1,843	2,322	2,558	2,346	2,365	2,734	2,398	79	2,048	2,580	2,843	2,605	2,628	3,037	2,664
80	1,873	2,360	2,592	2,383	2,405	2,768	2,437	80	2,081	2,623	2,880	2,648	2,671	3,075	2,708
81	1,899	2,394	2,625	2,418	2,437	2,805	2,472	81	2,110	2,660	2,916	2,686	2,709	3,115	2,747
82	1,925	2,425	2,657	2,449	2,471	2,841	2,505	82	2,139	2,696	2,952	2,722	2,746	3,154	2,784
83	1,950	2,457	2,687	2,481	2,503	2,874	2,538	83	2,167	2,730	2,986	2,757	2,781	3,195	2,820
84	1,974	2,486	2,717	2,512	2,533	2,907	2,569	84	2,193	2,764	3,019	2,791	2,815	3,230	2,855
85	1,998	2,517	2,746	2,542	2,564	2,939	2,600	85	2,219	2,796	3,050	2,824	2,849	3,266	2,889
86	2,019	2,544	2,772	2,569	2,592	2,970	2,628	86	2,243	2,827	3,080	2,855	2,880	3,301	2,921
87	2,040	2,572	2,798	2,597	2,620	2,999	2,656	87	2,267	2,857	3,109	2,886	2,911	3,334	2,952
88	2,061	2,597	2,824	2,624	2,647	3,027	2,684	88	2,290	2,886	3,138	2,915	2,940	3,364	2,981
89	2,082	2,623	2,848	2,648	2,672	3,053	2,709	89	2,312	2,914	3,164	2,942	2,968	3,393	3,009
90	2,099	2,645	2,872	2,672	2,694	3,077	2,733	90	2,333	2,939	3,192	2,969	2,994	3,420	3,036
91	2,117	2,666	2,894	2,693	2,717	3,100	2,754	91	2,351	2,963	3,217	2,993	3,019	3,445	3,061
92	2,133	2,687	2,916	2,713	2,737	3,122	2,776	92	2,370	2,986	3,239	3,016	3,042	3,468	3,084
93	2,147	2,706	2,935	2,733	2,757	3,142	2,795	93	2,386	3,007	3,261	3,037	3,064	3,491	3,105
94	2,161	2,723	2,953	2,750	2,774	3,160	2,813	94	2,401	3,026	3,281	3,056	3,083	3,511	3,126
95	2,173	2,740	2,969	2,766	2,790	3,175	2,830	95	2,417	3,044	3,298	3,074	3,101	3,528	3,144
96	2,187	2,756	2,986	2,783	2,807	3,191	2,846	96	2,431	3,061	3,317	3,092	3,118	3,545	3,162
97	2,201	2,772	3,001	2,798	2,824	3,209	2,863	97	2,444	3,079	3,334	3,110	3,137	3,565	3,181
98	2,213	2,788	3,018	2,815	2,841	3,225	2,880	98	2,458	3,098	3,354	3,128	3,156	3,582	3,200
99	2,226	2,805	3,035	2,832	2,857	3,241	2,897	99	2,473	3,116	3,371	3,148	3,174	3,602	3,218

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

**TEXAS**

FOR USE IN TEXAS ZIP CODES: 750-753, 760-761, 770-775, 780, 782, 793-794

**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	2,322	NA	NA	NA	NA	NA	NA	0-64	2,581	NA	NA	NA	NA	NA	NA
65	1,340	1,688	1,901	1,706	1,721	1,962	1,745	65	1,492	1,878	2,112	1,897	1,913	2,182	1,939
66	1,340	1,688	1,901	1,706	1,721	1,962	1,745	66	1,492	1,878	2,112	1,897	1,913	2,182	1,939
67	1,340	1,688	1,901	1,706	1,721	1,962	1,745	67	1,492	1,878	2,112	1,897	1,913	2,182	1,939
68	1,397	1,760	1,986	1,778	1,794	2,045	1,818	68	1,553	1,957	2,206	1,975	1,993	2,272	2,020
69	1,462	1,841	2,066	1,858	1,873	2,243	1,901	69	1,624	2,045	2,297	2,065	2,082	2,491	2,111
70	1,518	1,914	2,144	1,932	1,948	2,324	1,975	70	1,686	2,125	2,383	2,147	2,166	2,582	2,196
71	1,576	1,986	2,220	2,005	2,023	2,404	2,052	71	1,752	2,207	2,466	2,228	2,248	2,671	2,279
72	1,630	2,054	2,290	2,075	2,094	2,480	2,123	72	1,812	2,284	2,544	2,305	2,326	2,756	2,358
73	1,682	2,119	2,354	2,141	2,160	2,548	2,190	73	1,870	2,356	2,616	2,378	2,399	2,830	2,432
74	1,730	2,182	2,416	2,203	2,221	2,612	2,252	74	1,922	2,423	2,686	2,447	2,468	2,902	2,502
75	1,774	2,236	2,473	2,257	2,278	2,671	2,310	75	1,972	2,485	2,748	2,509	2,531	2,969	2,564
76	1,814	2,286	2,526	2,310	2,329	2,722	2,363	76	2,017	2,542	2,806	2,567	2,588	3,024	2,624
77	1,855	2,336	2,579	2,359	2,380	2,771	2,413	77	2,060	2,596	2,866	2,621	2,645	3,079	2,680
78	1,890	2,382	2,627	2,404	2,426	2,813	2,460	78	2,101	2,646	2,918	2,672	2,694	3,126	2,734
79	1,922	2,423	2,671	2,446	2,468	2,852	2,502	79	2,137	2,692	2,966	2,718	2,743	3,170	2,779
80	1,954	2,461	2,705	2,486	2,508	2,888	2,543	80	2,171	2,735	3,006	2,762	2,788	3,209	2,825
81	1,982	2,498	2,738	2,522	2,544	2,927	2,579	81	2,203	2,776	3,043	2,803	2,828	3,251	2,866
82	2,009	2,531	2,773	2,556	2,578	2,963	2,615	82	2,232	2,814	3,080	2,839	2,864	3,293	2,905
83	2,034	2,563	2,804	2,588	2,612	3,000	2,647	83	2,261	2,849	3,115	2,876	2,903	3,332	2,944
84	2,060	2,596	2,834	2,621	2,644	3,035	2,680	84	2,290	2,882	3,150	2,911	2,938	3,371	2,978
85	2,083	2,627	2,864	2,651	2,675	3,067	2,713	85	2,315	2,918	3,182	2,947	2,974	3,409	3,014
86	2,108	2,656	2,893	2,682	2,705	3,100	2,743	86	2,341	2,951	3,214	2,980	3,006	3,444	3,048
87	2,130	2,684	2,920	2,710	2,734	3,130	2,772	87	2,368	2,981	3,245	3,011	3,037	3,478	3,079
88	2,152	2,710	2,947	2,736	2,761	3,158	2,801	88	2,389	3,011	3,274	3,041	3,067	3,509	3,110
89	2,171	2,736	2,974	2,762	2,788	3,186	2,825	89	2,413	3,040	3,302	3,070	3,096	3,540	3,139
90	2,191	2,760	2,996	2,788	2,810	3,212	2,851	90	2,434	3,067	3,329	3,097	3,124	3,569	3,168
91	2,209	2,782	3,020	2,809	2,834	3,236	2,875	91	2,455	3,092	3,356	3,122	3,150	3,595	3,194
92	2,226	2,804	3,043	2,832	2,857	3,258	2,896	92	2,473	3,115	3,382	3,148	3,174	3,622	3,218
93	2,242	2,824	3,064	2,851	2,876	3,278	2,917	93	2,490	3,138	3,403	3,168	3,196	3,643	3,240
94	2,256	2,843	3,080	2,872	2,894	3,296	2,935	94	2,506	3,158	3,424	3,188	3,217	3,662	3,262
95	2,269	2,860	3,097	2,887	2,911	3,313	2,952	95	2,520	3,176	3,442	3,208	3,236	3,682	3,281
96	2,282	2,875	3,115	2,904	2,930	3,330	2,969	96	2,534	3,194	3,461	3,226	3,254	3,701	3,299
97	2,296	2,892	3,133	2,921	2,947	3,348	2,988	97	2,551	3,212	3,480	3,246	3,274	3,719	3,319
98	2,310	2,909	3,150	2,938	2,964	3,365	3,006	98	2,564	3,233	3,499	3,265	3,294	3,738	3,340
99	2,322	2,926	3,167	2,954	2,981	3,383	3,023	99	2,581	3,252	3,518	3,283	3,312	3,757	3,358

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

**TEXAS**

FOR USE IN TEXAS ZIP CODES: 776-779, 783-785

**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	2,129	NA	NA	NA	NA	NA	NA	0-64	2,366	NA	NA	NA	NA	NA	NA
65	1,229	1,548	1,742	1,564	1,577	1,799	1,599	65	1,367	1,722	1,936	1,739	1,753	2,000	1,778
66	1,229	1,548	1,742	1,564	1,577	1,799	1,599	66	1,367	1,722	1,936	1,739	1,753	2,000	1,778
67	1,229	1,548	1,742	1,564	1,577	1,799	1,599	67	1,367	1,722	1,936	1,739	1,753	2,000	1,778
68	1,280	1,614	1,821	1,630	1,645	1,874	1,667	68	1,423	1,794	2,022	1,811	1,827	2,082	1,851
69	1,340	1,687	1,894	1,703	1,717	2,056	1,742	69	1,488	1,874	2,105	1,893	1,909	2,284	1,935
70	1,392	1,755	1,966	1,771	1,785	2,131	1,811	70	1,546	1,948	2,185	1,968	1,986	2,367	2,013
71	1,444	1,821	2,035	1,838	1,855	2,203	1,881	71	1,606	2,023	2,261	2,043	2,060	2,449	2,089
72	1,494	1,883	2,099	1,902	1,920	2,274	1,946	72	1,661	2,093	2,332	2,113	2,132	2,527	2,162
73	1,542	1,943	2,158	1,962	1,980	2,335	2,008	73	1,714	2,159	2,398	2,180	2,199	2,594	2,230
74	1,586	2,000	2,214	2,020	2,036	2,395	2,065	74	1,762	2,221	2,462	2,243	2,263	2,660	2,294
75	1,626	2,049	2,267	2,069	2,088	2,449	2,118	75	1,807	2,278	2,519	2,300	2,320	2,721	2,351
76	1,663	2,096	2,316	2,118	2,135	2,495	2,166	76	1,849	2,330	2,572	2,353	2,373	2,772	2,406
77	1,701	2,142	2,364	2,163	2,181	2,540	2,212	77	1,889	2,379	2,627	2,402	2,424	2,823	2,456
78	1,733	2,184	2,408	2,203	2,224	2,578	2,255	78	1,926	2,426	2,675	2,450	2,470	2,866	2,506
79	1,762	2,221	2,449	2,242	2,263	2,615	2,294	79	1,959	2,467	2,719	2,492	2,515	2,906	2,548
80	1,791	2,256	2,479	2,279	2,299	2,648	2,331	80	1,990	2,507	2,756	2,532	2,555	2,941	2,589
81	1,817	2,290	2,510	2,312	2,332	2,683	2,364	81	2,020	2,544	2,790	2,570	2,593	2,980	2,627
82	1,841	2,320	2,542	2,343	2,363	2,716	2,397	82	2,046	2,580	2,824	2,603	2,626	3,018	2,663
83	1,865	2,350	2,571	2,373	2,395	2,750	2,427	83	2,072	2,611	2,856	2,637	2,661	3,055	2,698
84	1,889	2,379	2,598	2,402	2,423	2,782	2,456	84	2,099	2,642	2,888	2,669	2,693	3,090	2,730
85	1,910	2,408	2,626	2,430	2,452	2,812	2,487	85	2,122	2,675	2,917	2,702	2,726	3,125	2,763
86	1,933	2,434	2,652	2,459	2,479	2,841	2,515	86	2,146	2,705	2,946	2,731	2,756	3,157	2,794
87	1,953	2,461	2,676	2,484	2,506	2,869	2,541	87	2,170	2,732	2,974	2,760	2,784	3,188	2,823
88	1,972	2,484	2,702	2,508	2,531	2,895	2,567	88	2,190	2,760	3,001	2,787	2,812	3,216	2,851
89	1,990	2,508	2,726	2,532	2,555	2,921	2,589	89	2,212	2,786	3,027	2,814	2,838	3,245	2,878
90	2,009	2,530	2,747	2,555	2,576	2,945	2,614	90	2,231	2,812	3,051	2,839	2,863	3,271	2,904
91	2,025	2,550	2,769	2,575	2,598	2,967	2,636	91	2,251	2,835	3,077	2,862	2,888	3,296	2,928
92	2,041	2,571	2,790	2,596	2,619	2,987	2,654	92	2,267	2,856	3,100	2,885	2,910	3,320	2,950
93	2,055	2,588	2,808	2,614	2,637	3,005	2,674	93	2,283	2,877	3,120	2,904	2,929	3,340	2,970
94	2,068	2,606	2,824	2,632	2,653	3,022	2,691	94	2,297	2,895	3,138	2,923	2,949	3,357	2,990
95	2,080	2,621	2,839	2,647	2,669	3,037	2,706	95	2,310	2,912	3,155	2,940	2,967	3,375	3,007
96	2,092	2,636	2,856	2,662	2,686	3,053	2,721	96	2,323	2,928	3,172	2,957	2,983	3,392	3,024
97	2,104	2,651	2,872	2,677	2,702	3,069	2,739	97	2,339	2,945	3,190	2,976	3,001	3,409	3,043
98	2,118	2,666	2,888	2,693	2,717	3,084	2,756	98	2,351	2,963	3,208	2,993	3,020	3,427	3,061
99	2,129	2,682	2,903	2,708	2,732	3,101	2,771	99	2,366	2,981	3,225	3,010	3,036	3,444	3,078

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

**TEXAS**

**FOR USE IN TEXAS ZIP CODES: ALL EXCEPT 750-753, 760-761, 770-779, 780, 782-785, 793-794**

**FEMALE RATES**

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,935	NA	NA	NA	NA	NA	NA	0-64	2,151	NA	NA	NA	NA	NA	NA
65	1,117	1,407	1,584	1,422	1,434	1,635	1,454	65	1,243	1,565	1,760	1,581	1,594	1,818	1,616
66	1,117	1,407	1,584	1,422	1,434	1,635	1,454	66	1,243	1,565	1,760	1,581	1,594	1,818	1,616
67	1,117	1,407	1,584	1,422	1,434	1,635	1,454	67	1,243	1,565	1,760	1,581	1,594	1,818	1,616
68	1,164	1,467	1,655	1,482	1,495	1,704	1,515	68	1,294	1,631	1,838	1,646	1,661	1,893	1,683
69	1,218	1,534	1,722	1,548	1,561	1,869	1,584	69	1,353	1,704	1,914	1,721	1,735	2,076	1,759
70	1,265	1,595	1,787	1,610	1,623	1,937	1,646	70	1,405	1,771	1,986	1,789	1,805	2,152	1,830
71	1,313	1,655	1,850	1,671	1,686	2,003	1,710	71	1,460	1,839	2,055	1,857	1,873	2,226	1,899
72	1,358	1,712	1,908	1,729	1,745	2,067	1,769	72	1,510	1,903	2,120	1,921	1,938	2,297	1,965
73	1,402	1,766	1,962	1,784	1,800	2,123	1,825	73	1,558	1,963	2,180	1,982	1,999	2,358	2,027
74	1,442	1,818	2,013	1,836	1,851	2,177	1,877	74	1,602	2,019	2,238	2,039	2,057	2,418	2,085
75	1,478	1,863	2,061	1,881	1,898	2,226	1,925	75	1,643	2,071	2,290	2,091	2,109	2,474	2,137
76	1,512	1,905	2,105	1,925	1,941	2,268	1,969	76	1,681	2,118	2,338	2,139	2,157	2,520	2,187
77	1,546	1,947	2,149	1,966	1,983	2,309	2,011	77	1,717	2,163	2,388	2,184	2,204	2,566	2,233
78	1,575	1,985	2,189	2,003	2,022	2,344	2,050	78	1,751	2,205	2,432	2,227	2,245	2,605	2,278
79	1,602	2,019	2,226	2,038	2,057	2,377	2,085	79	1,781	2,243	2,472	2,265	2,286	2,642	2,316
80	1,628	2,051	2,254	2,072	2,090	2,407	2,119	80	1,809	2,279	2,505	2,302	2,323	2,674	2,354
81	1,652	2,082	2,282	2,102	2,120	2,439	2,149	81	1,836	2,313	2,536	2,336	2,357	2,709	2,388
82	1,674	2,109	2,311	2,130	2,148	2,469	2,179	82	1,860	2,345	2,567	2,366	2,387	2,744	2,421
83	1,695	2,136	2,337	2,157	2,177	2,500	2,206	83	1,884	2,374	2,596	2,397	2,419	2,777	2,453
84	1,717	2,163	2,362	2,184	2,203	2,529	2,233	84	1,908	2,402	2,625	2,426	2,448	2,809	2,482
85	1,736	2,189	2,387	2,209	2,229	2,556	2,261	85	1,929	2,432	2,652	2,456	2,478	2,841	2,512
86	1,757	2,213	2,411	2,235	2,254	2,583	2,286	86	1,951	2,459	2,678	2,483	2,505	2,870	2,540
87	1,775	2,237	2,433	2,258	2,278	2,608	2,310	87	1,973	2,484	2,704	2,509	2,531	2,898	2,566
88	1,793	2,258	2,456	2,280	2,301	2,632	2,334	88	1,991	2,509	2,728	2,534	2,556	2,924	2,592
89	1,809	2,280	2,478	2,302	2,323	2,655	2,354	89	2,011	2,533	2,752	2,558	2,580	2,950	2,616
90	1,826	2,300	2,497	2,323	2,342	2,677	2,376	90	2,028	2,556	2,774	2,581	2,603	2,974	2,640
91	1,841	2,318	2,517	2,341	2,362	2,697	2,396	91	2,046	2,577	2,797	2,602	2,625	2,996	2,662
92	1,855	2,337	2,536	2,360	2,381	2,715	2,413	92	2,061	2,596	2,818	2,623	2,645	3,018	2,682
93	1,868	2,353	2,553	2,376	2,397	2,732	2,431	93	2,075	2,615	2,836	2,640	2,663	3,036	2,700
94	1,880	2,369	2,567	2,393	2,412	2,747	2,446	94	2,088	2,632	2,853	2,657	2,681	3,052	2,718
95	1,891	2,383	2,581	2,406	2,426	2,761	2,460	95	2,100	2,647	2,868	2,673	2,697	3,068	2,734
96	1,902	2,396	2,596	2,420	2,442	2,775	2,474	96	2,112	2,662	2,884	2,688	2,712	3,084	2,749
97	1,913	2,410	2,611	2,434	2,456	2,790	2,490	97	2,126	2,677	2,900	2,705	2,728	3,099	2,766
98	1,925	2,424	2,625	2,448	2,470	2,804	2,505	98	2,137	2,694	2,916	2,721	2,745	3,115	2,783
99	1,935	2,438	2,639	2,462	2,484	2,819	2,519	99	2,151	2,710	2,932	2,736	2,760	3,131	2,798

(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**

**TEXAS**

FOR USE IN TEXAS ZIP CODES: 750-753, 760-761, 770-775, 780, 782, 793-794

**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	222.58	NA	NA	NA	NA	NA	NA	0-64	247.33	NA	NA	NA	NA	NA	NA
65	128.50	161.92	182.08	163.50	165.00	188.08	167.33	65	142.83	180.00	202.42	181.67	183.33	209.00	185.83
66	128.50	161.92	182.08	163.50	165.00	188.08	167.33	66	142.83	180.00	202.42	181.67	183.33	209.00	185.83
67	128.50	161.92	182.08	163.50	165.00	188.08	167.33	67	142.83	180.00	202.42	181.67	183.33	209.00	185.83
68	134.00	168.67	190.33	170.42	171.83	195.92	174.33	68	148.83	187.50	211.42	189.33	191.00	217.83	193.67
69	140.00	176.33	198.08	178.08	179.58	214.83	182.08	69	155.50	195.92	220.08	197.83	199.50	238.67	202.42
70	145.42	183.33	205.50	185.08	186.83	222.83	189.33	70	161.58	203.67	228.17	205.83	207.50	247.50	210.50
71	151.08	190.33	212.67	192.17	193.92	230.33	196.50	71	167.92	211.50	236.33	213.50	215.42	256.00	218.42
72	156.17	196.92	219.42	198.83	200.58	237.67	203.42	72	173.58	218.92	243.67	220.92	222.92	264.00	226.08
73	161.33	203.08	225.50	205.08	207.00	244.08	209.83	73	179.08	225.58	250.67	227.92	230.00	271.17	233.00
74	165.83	209.00	231.50	211.00	212.92	250.42	215.83	74	184.33	232.33	257.33	234.58	236.50	278.17	239.83
75	170.00	214.33	237.08	216.50	218.17	256.00	221.42	75	189.00	238.17	263.33	240.50	242.50	284.50	245.92
76	174.00	219.17	242.00	221.42	223.17	260.83	226.42	76	193.33	243.50	268.92	245.92	248.08	289.83	251.58
77	177.67	223.92	247.17	226.17	228.00	265.50	231.33	77	197.50	248.83	274.67	251.17	253.33	295.00	256.92
78	181.17	228.08	251.67	230.42	232.50	269.58	235.83	78	201.17	253.58	279.58	256.17	258.17	299.58	261.83
79	184.33	232.17	255.83	234.58	236.50	273.42	239.83	79	204.83	258.00	284.33	260.50	262.83	303.67	266.42
80	187.33	236.00	259.17	238.33	240.50	276.83	243.67	80	208.08	262.33	288.00	264.83	267.08	307.50	270.83
81	189.92	239.42	262.50	241.83	243.67	280.50	247.17	81	211.00	266.00	291.58	268.58	270.92	311.50	274.67
82	192.50	242.50	265.67	244.92	247.08	284.08	250.50	82	213.92	269.58	295.17	272.17	274.58	315.42	278.42
83	195.00	245.67	268.67	248.08	250.33	287.42	253.83	83	216.67	273.00	298.58	275.67	278.08	319.50	282.00
84	197.42	248.58	271.67	251.17	253.33	290.67	256.92	84	219.33	276.42	301.92	279.08	281.50	323.00	285.50
85	199.83	251.67	274.58	254.17	256.42	293.92	260.00	85	221.92	279.58	305.00	282.42	284.92	326.58	288.92
86	201.92	254.42	277.17	256.92	259.17	297.00	262.83	86	224.33	282.67	308.00	285.50	288.00	330.08	292.08
87	204.00	257.17	279.83	259.67	262.00	299.92	265.58	87	226.67	285.67	310.92	288.58	291.08	333.42	295.17
88	206.08	259.67	282.42	262.42	264.67	302.67	268.42	88	229.00	288.58	313.83	291.50	294.00	336.42	298.08
89	208.17	262.33	284.83	264.83	267.17	305.33	270.92	89	231.17	291.42	316.42	294.17	296.83	339.33	300.92
90	209.92	264.50	287.17	267.17	269.42	307.67	273.33	90	233.33	293.92	319.17	296.92	299.42	342.00	303.58
91	211.67	266.58	289.42	269.33	271.67	310.00	275.42	91	235.08	296.33	321.67	299.33	301.92	344.50	306.08
92	213.33	268.67	291.58	271.33	273.67	312.17	277.58	92	237.00	298.58	323.92	301.58	304.17	346.83	308.42
93	214.67	270.58	293.50	273.33	275.67	314.17	279.50	93	238.58	300.67	326.08	303.67	306.42	349.08	310.50
94	216.08	272.33	295.33	275.00	277.42	316.00	281.33	94	240.08	302.58	328.08	305.58	308.33	351.08	312.58
95	217.33	274.00	296.92	276.58	279.00	317.50	283.00	95	241.67	304.42	329.83	307.42	310.08	352.83	314.42
96	218.67	275.58	298.58	278.33	280.67	319.08	284.58	96	243.08	306.08	331.67	309.17	311.83	354.50	316.17
97	220.08	277.17	300.08	279.83	282.42	320.92	286.33	97	244.42	307.92	333.42	311.00	313.67	356.50	318.08
98	221.33	278.83	301.83	281.50	284.08	322.50	288.00	98	245.83	309.83	335.42	312.83	315.58	358.17	320.00
99	222.58	280.50	303.50	283.17	285.67	324.08	289.67	99	247.33	311.58	337.08	314.83	317.42	360.17	321.83

(Add \$25 One-time Policy Fee)

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

**TEXAS**

FOR USE IN TEXAS ZIP CODES: 776-779, 783-785

**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	204.08	NA	NA	NA	NA	NA	NA	0-64	226.67	NA	NA	NA	NA	NA	NA
65	117.83	148.42	166.92	149.92	151.25	172.42	153.33	65	130.92	165.00	185.50	166.58	168.00	191.58	170.33
66	117.83	148.42	166.92	149.92	151.25	172.42	153.33	66	130.92	165.00	185.50	166.58	168.00	191.58	170.33
67	117.83	148.42	166.92	149.92	151.25	172.42	153.33	67	130.92	165.00	185.50	166.58	168.00	191.58	170.33
68	122.83	154.67	174.42	156.17	157.50	179.58	159.75	68	136.42	171.92	193.75	173.50	175.08	199.67	177.58
69	128.33	161.58	181.58	163.25	164.67	196.92	166.92	69	142.58	179.58	201.75	181.33	182.92	218.83	185.50
70	133.25	168.00	188.42	169.67	171.25	204.25	173.50	70	148.17	186.75	209.17	188.67	190.25	226.92	193.00
71	138.50	174.42	195.00	176.17	177.75	211.08	180.17	71	153.92	193.92	216.58	195.75	197.42	234.67	200.17
72	143.17	180.50	201.08	182.25	183.92	217.92	186.42	72	159.17	200.67	223.42	202.50	204.33	242.00	207.25
73	147.83	186.17	206.75	188.00	189.75	223.75	192.33	73	164.17	206.83	229.83	208.92	210.83	248.58	213.58
74	152.00	191.58	212.25	193.42	195.17	229.50	197.83	74	168.92	212.92	235.83	215.08	216.83	255.00	219.83
75	155.83	196.42	217.33	198.50	200.00	234.67	202.92	75	173.25	218.33	241.33	220.50	222.33	260.83	225.42
76	159.50	200.92	221.83	202.92	204.58	239.08	207.50	76	177.17	223.25	246.50	225.42	227.42	265.67	230.67
77	162.92	205.25	226.58	207.33	209.00	243.42	212.00	77	181.08	228.08	251.83	230.25	232.17	270.42	235.50
78	166.08	209.08	230.75	211.17	213.17	247.17	216.17	78	184.42	232.50	256.33	234.83	236.67	274.67	240.00
79	168.92	212.83	234.50	215.08	216.83	250.58	219.83	79	187.75	236.50	260.58	238.83	240.92	278.42	244.17
80	171.67	216.33	237.58	218.42	220.50	253.75	223.42	80	190.75	240.42	264.00	242.75	244.83	281.92	248.25
81	174.08	219.42	240.67	221.67	223.42	257.17	226.58	81	193.42	243.83	267.33	246.25	248.33	285.58	251.83
82	176.50	222.33	243.58	224.50	226.50	260.42	229.67	82	196.08	247.17	270.58	249.50	251.75	289.08	255.17
83	178.75	225.25	246.33	227.42	229.42	263.42	232.67	83	198.67	250.25	273.75	252.75	254.92	292.92	258.50
84	180.92	227.92	249.08	230.25	232.17	266.50	235.50	84	201.00	253.33	276.75	255.83	258.08	296.08	261.75
85	183.17	230.75	251.75	233.00	235.00	269.42	238.33	85	203.42	256.33	279.58	258.83	261.17	299.42	264.83
86	185.08	233.17	254.08	235.50	237.58	272.25	240.92	86	205.58	259.17	282.33	261.75	264.00	302.58	267.75
87	187.00	235.75	256.50	238.08	240.17	274.92	243.50	87	207.83	261.92	285.00	264.58	266.83	305.58	270.58
88	188.92	238.08	258.83	240.50	242.67	277.50	246.00	88	209.92	264.58	287.67	267.25	269.50	308.33	273.25
89	190.83	240.42	261.08	242.75	244.92	279.83	248.33	89	211.92	267.08	290.00	269.67	272.08	311.00	275.83
90	192.42	242.50	263.25	244.92	246.92	282.08	250.50	90	213.83	269.42	292.58	272.17	274.42	313.50	278.33
91	194.08	244.42	265.25	246.83	249.08	284.17	252.42	91	215.50	271.58	294.92	274.33	276.75	315.83	280.58
92	195.50	246.33	267.33	248.67	250.92	286.17	254.50	92	217.25	273.75	296.92	276.50	278.83	317.92	282.67
93	196.83	248.08	269.08	250.50	252.75	288.00	256.25	93	218.75	275.67	298.92	278.42	280.83	320.00	284.67
94	198.08	249.58	270.67	252.08	254.25	289.67	257.83	94	220.08	277.42	300.75	280.17	282.58	321.83	286.58
95	199.17	251.17	272.17	253.58	255.75	291.08	259.42	95	221.58	279.00	302.33	281.75	284.25	323.42	288.17
96	200.50	252.67	273.75	255.08	257.33	292.50	260.92	96	222.83	280.58	304.08	283.42	285.83	325.00	289.83
97	201.75	254.08	275.08	256.50	258.83	294.17	262.42	97	224.00	282.25	305.58	285.08	287.58	326.83	291.58
98	202.83	255.58	276.67	258.08	260.42	295.67	264.00	98	225.33	284.00	307.42	286.75	289.33	328.33	293.33
99	204.08	257.17	278.25	259.58	261.92	297.08	265.58	99	226.67	285.67	309.00	288.58	290.92	330.17	295.00

(Add \$25 One-time Policy Fee)



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

**TEXAS**

FOR USE IN TEXAS ZIP CODES: ALL EXCEPT 750-753, 760-761, 770-779, 780, 782-785, 793-794

**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	185.50	NA	NA	NA	NA	NA	NA	0-64	206.08	NA	NA	NA	NA	NA	NA
65	107.08	134.92	151.75	136.25	137.50	156.75	139.42	65	119.00	150.00	168.67	151.42	152.75	174.17	154.83
66	107.08	134.92	151.75	136.25	137.50	156.75	139.42	66	119.00	150.00	168.67	151.42	152.75	174.17	154.83
67	107.08	134.92	151.75	136.25	137.50	156.75	139.42	67	119.00	150.00	168.67	151.42	152.75	174.17	154.83
68	111.67	140.58	158.58	142.00	143.17	163.25	145.25	68	124.00	156.25	176.17	157.75	159.17	181.50	161.42
69	116.67	146.92	165.08	148.42	149.67	179.00	151.75	69	129.58	163.25	183.42	164.83	166.25	198.92	168.67
70	121.17	152.75	171.25	154.25	155.67	185.67	157.75	70	134.67	169.75	190.17	171.50	172.92	206.25	175.42
71	125.92	158.58	177.25	160.17	161.58	191.92	163.75	71	139.92	176.25	196.92	177.92	179.50	213.33	182.00
72	130.17	164.08	182.83	165.67	167.17	198.08	169.50	72	144.67	182.42	203.08	184.08	185.75	220.00	188.42
73	134.42	169.25	187.92	170.92	172.50	203.42	174.83	73	149.25	188.00	208.92	189.92	191.67	226.00	194.17
74	138.17	174.17	192.92	175.83	177.42	208.67	179.83	74	153.58	193.58	214.42	195.50	197.08	231.83	199.83
75	141.67	178.58	197.58	180.42	181.83	213.33	184.50	75	157.50	198.50	219.42	200.42	202.08	237.08	204.92
76	145.00	182.67	201.67	184.50	186.00	217.33	188.67	76	161.08	202.92	224.08	204.92	206.75	241.50	209.67
77	148.08	186.58	206.00	188.50	190.00	221.25	192.75	77	164.58	207.33	228.92	209.33	211.08	245.83	214.08
78	151.00	190.08	209.75	192.00	193.75	224.67	196.50	78	167.67	211.33	233.00	213.50	215.17	249.67	218.17
79	153.58	193.50	213.17	195.50	197.08	227.83	199.83	79	170.67	215.00	236.92	217.08	219.00	253.08	222.00
80	156.08	196.67	216.00	198.58	200.42	230.67	203.08	80	173.42	218.58	240.00	220.67	222.58	256.25	225.67
81	158.25	199.50	218.75	201.50	203.08	233.75	206.00	81	175.83	221.67	243.00	223.83	225.75	259.58	228.92
82	160.42	202.08	221.42	204.08	205.92	236.75	208.75	82	178.25	224.67	246.00	226.83	228.83	262.83	232.00
83	162.50	204.75	223.92	206.75	208.58	239.50	211.50	83	180.58	227.50	248.83	229.75	231.75	266.25	235.00
84	164.50	207.17	226.42	209.33	211.08	242.25	214.08	84	182.75	230.33	251.58	232.58	234.58	269.17	237.92
85	166.50	209.75	228.83	211.83	213.67	244.92	216.67	85	184.92	233.00	254.17	235.33	237.42	272.17	240.75
86	168.25	212.00	231.00	214.08	216.00	247.50	219.00	86	186.92	235.58	256.67	237.92	240.00	275.08	243.42
87	170.00	214.33	233.17	216.42	218.33	249.92	221.33	87	188.92	238.08	259.08	240.50	242.58	277.83	246.00
88	171.75	216.42	235.33	218.67	220.58	252.25	223.67	88	190.83	240.50	261.50	242.92	245.00	280.33	248.42
89	173.50	218.58	237.33	220.67	222.67	254.42	225.75	89	192.67	242.83	263.67	245.17	247.33	282.75	250.75
90	174.92	220.42	239.33	222.67	224.50	256.42	227.75	90	194.42	244.92	266.00	247.42	249.50	285.00	253.00
91	176.42	222.17	241.17	224.42	226.42	258.33	229.50	91	195.92	246.92	268.08	249.42	251.58	287.08	255.08
92	177.75	223.92	243.00	226.08	228.08	260.17	231.33	92	197.50	248.83	269.92	251.33	253.50	289.00	257.00
93	178.92	225.50	244.58	227.75	229.75	261.83	232.92	93	198.83	250.58	271.75	253.08	255.33	290.92	258.75
94	180.08	226.92	246.08	229.17	231.17	263.33	234.42	94	200.08	252.17	273.42	254.67	256.92	292.58	260.50
95	181.08	228.33	247.42	230.50	232.50	264.58	235.83	95	201.42	253.67	274.83	256.17	258.42	294.00	262.00
96	182.25	229.67	248.83	231.92	233.92	265.92	237.17	96	202.58	255.08	276.42	257.67	259.83	295.42	263.50
97	183.42	231.00	250.08	233.17	235.33	267.42	238.58	97	203.67	256.58	277.83	259.17	261.42	297.08	265.08
98	184.42	232.33	251.50	234.58	236.75	268.75	240.00	98	204.83	258.17	279.50	260.67	263.00	298.50	266.67
99	185.50	233.75	252.92	236.00	238.08	270.08	241.42	99	206.08	259.67	280.92	262.33	264.50	300.17	268.17

(Add \$25 One-time Policy Fee)

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

**TEXAS**

FOR USE IN TEXAS ZIP CODES: 750-753, 760-761, 770-775, 780, 782, 793-794

**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	193.50	NA	NA	NA	NA	NA	NA	0-64	215.08	NA	NA	NA	NA	NA	NA
65	111.67	140.67	158.42	142.17	143.42	163.50	145.42	65	124.33	156.50	176.00	158.08	159.42	181.83	161.58
66	111.67	140.67	158.42	142.17	143.42	163.50	145.42	66	124.33	156.50	176.00	158.08	159.42	181.83	161.58
67	111.67	140.67	158.42	142.17	143.42	163.50	145.42	67	124.33	156.50	176.00	158.08	159.42	181.83	161.58
68	116.42	146.67	165.50	148.17	149.50	170.42	151.50	68	129.42	163.08	183.83	164.58	166.08	189.33	168.33
69	121.83	153.42	172.17	154.83	156.08	186.92	158.42	69	135.33	170.42	191.42	172.08	173.50	207.58	175.92
70	126.50	159.50	178.67	161.00	162.33	193.67	164.58	70	140.50	177.08	198.58	178.92	180.50	215.17	183.00
71	131.33	165.50	185.00	167.08	168.58	200.33	171.00	71	146.00	183.92	205.50	185.67	187.33	222.58	189.92
72	135.83	171.17	190.83	172.92	174.50	206.67	176.92	72	151.00	190.33	212.00	192.08	193.83	229.67	196.50
73	140.17	176.58	196.17	178.42	180.00	212.33	182.50	73	155.83	196.33	218.00	198.17	199.92	235.83	202.67
74	144.17	181.83	201.33	183.58	185.08	217.67	187.67	74	160.17	201.92	223.83	203.92	205.67	241.83	208.50
75	147.83	186.33	206.08	188.08	189.83	222.58	192.50	75	164.33	207.08	229.00	209.08	210.92	247.42	213.67
76	151.17	190.50	210.50	192.50	194.08	226.83	196.92	76	168.08	211.83	233.83	213.92	215.67	252.00	218.67
77	154.58	194.67	214.92	196.58	198.33	230.92	201.08	77	171.67	216.33	238.83	218.42	220.42	256.58	223.33
78	157.50	198.50	218.92	200.33	202.17	234.42	205.00	78	175.08	220.50	243.17	222.67	224.50	260.50	227.83
79	160.17	201.92	222.58	203.83	205.67	237.67	208.50	79	178.08	224.33	247.17	226.50	228.58	264.17	231.58
80	162.83	205.08	225.42	207.17	209.00	240.67	211.92	80	180.92	227.92	250.50	230.17	232.33	267.42	235.42
81	165.17	208.17	228.17	210.17	212.00	243.92	214.92	81	183.58	231.33	253.58	233.58	235.67	270.92	238.83
82	167.42	210.92	231.08	213.00	214.83	246.92	217.92	82	186.00	234.50	256.67	236.58	238.67	274.42	242.08
83	169.50	213.58	233.67	215.67	217.67	250.00	220.58	83	188.42	237.42	259.58	239.67	241.92	277.67	245.33
84	171.67	216.33	236.17	218.42	220.33	252.92	223.33	84	190.83	240.17	262.50	242.58	244.83	280.92	248.17
85	173.58	218.92	238.67	220.92	222.92	255.58	226.08	85	192.92	243.17	265.17	245.58	247.83	284.08	251.17
86	175.67	221.33	241.08	223.50	225.42	258.33	228.58	86	195.08	245.92	267.83	248.33	250.50	287.00	254.00
87	177.50	223.67	243.33	225.83	227.83	260.83	231.00	87	197.33	248.42	270.42	250.92	253.08	289.83	256.58
88	179.33	225.83	245.58	228.00	230.08	263.17	233.42	88	199.08	250.92	272.83	253.42	255.58	292.42	259.17
89	180.92	228.00	247.83	230.17	232.33	265.50	235.42	89	201.08	253.33	275.17	255.83	258.00	295.00	261.58
90	182.58	230.00	249.67	232.33	234.17	267.67	237.58	90	202.83	255.58	277.42	258.08	260.33	297.42	264.00
91	184.08	231.83	251.67	234.08	236.17	269.67	239.58	91	204.58	257.67	279.67	260.17	262.50	299.58	266.17
92	185.50	233.67	253.58	236.00	238.08	271.50	241.33	92	206.08	259.58	281.83	262.33	264.50	301.83	268.17
93	186.83	235.33	255.33	237.58	239.67	273.17	243.08	93	207.50	261.50	283.58	264.00	266.33	303.58	270.00
94	188.00	236.92	256.67	239.33	241.17	274.67	244.58	94	208.83	263.17	285.33	265.67	268.08	305.17	271.83
95	189.08	238.33	258.08	240.58	242.58	276.08	246.00	95	210.00	264.67	286.83	267.33	269.67	306.83	273.42
96	190.17	239.58	259.58	242.00	244.17	277.50	247.42	96	211.17	266.17	288.42	268.83	271.17	308.42	274.92
97	191.33	241.00	261.08	243.42	245.58	279.00	249.00	97	212.58	267.67	290.00	270.50	272.83	309.92	276.58
98	192.50	242.42	262.50	244.83	247.00	280.42	250.50	98	213.67	269.42	291.58	272.08	274.50	311.50	278.33
99	193.50	243.83	263.92	246.17	248.42	281.92	251.92	99	215.08	271.00	293.17	273.58	276.00	313.08	279.83

(Add \$25 One-time Policy Fee)

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

**TEXAS**

FOR USE IN TEXAS ZIP CODES: 776-779, 783-785

**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	177.42	NA	NA	NA	NA	NA	NA	0-64	197.17	NA	NA	NA	NA	NA	NA
65	102.42	129.00	145.17	130.33	131.42	149.92	133.25	65	113.92	143.50	161.33	144.92	146.08	166.67	148.17
66	102.42	129.00	145.17	130.33	131.42	149.92	133.25	66	113.92	143.50	161.33	144.92	146.08	166.67	148.17
67	102.42	129.00	145.17	130.33	131.42	149.92	133.25	67	113.92	143.50	161.33	144.92	146.08	166.67	148.17
68	106.67	134.50	151.75	135.83	137.08	156.17	138.92	68	118.58	149.50	168.50	150.92	152.25	173.50	154.25
69	111.67	140.58	157.83	141.92	143.08	171.33	145.17	69	124.00	156.17	175.42	157.75	159.08	190.33	161.25
70	116.00	146.25	163.83	147.58	148.75	177.58	150.92	70	128.83	162.33	182.08	164.00	165.50	197.25	167.75
71	120.33	151.75	169.58	153.17	154.58	183.58	156.75	71	133.83	168.58	188.42	170.25	171.67	204.08	174.08
72	124.50	156.92	174.92	158.50	160.00	189.50	162.17	72	138.42	174.42	194.33	176.08	177.67	210.58	180.17
73	128.50	161.92	179.83	163.50	165.00	194.58	167.33	73	142.83	179.92	199.83	181.67	183.25	216.17	185.83
74	132.17	166.67	184.50	168.33	169.67	199.58	172.08	74	146.83	185.08	205.17	186.92	188.58	221.67	191.17
75	135.50	170.75	188.92	172.42	174.00	204.08	176.50	75	150.58	189.83	209.92	191.67	193.33	226.75	195.92
76	138.58	174.67	193.00	176.50	177.92	207.92	180.50	76	154.08	194.17	214.33	196.08	197.75	231.00	200.50
77	141.75	178.50	197.00	180.25	181.75	211.67	184.33	77	157.42	198.25	218.92	200.17	202.00	235.25	204.67
78	144.42	182.00	200.67	183.58	185.33	214.83	187.92	78	160.50	202.17	222.92	204.17	205.83	238.83	208.83
79	146.83	185.08	204.08	186.83	188.58	217.92	191.17	79	163.25	205.58	226.58	207.67	209.58	242.17	212.33
80	149.25	188.00	206.58	189.92	191.58	220.67	194.25	80	165.83	208.92	229.67	211.00	212.92	245.08	215.75
81	151.42	190.83	209.17	192.67	194.33	223.58	197.00	81	168.33	212.00	232.50	214.17	216.08	248.33	218.92
82	153.42	193.33	211.83	195.25	196.92	226.33	199.75	82	170.50	215.00	235.33	216.92	218.83	251.50	221.92
83	155.42	195.83	214.25	197.75	199.58	229.17	202.25	83	172.67	217.58	238.00	219.75	221.75	254.58	224.83
84	157.42	198.25	216.50	200.17	201.92	231.83	204.67	84	174.92	220.17	240.67	222.42	224.42	257.50	227.50
85	159.17	200.67	218.83	202.50	204.33	234.33	207.25	85	176.83	222.92	243.08	225.17	227.17	260.42	230.25
86	161.08	202.83	221.00	204.92	206.58	236.75	209.58	86	178.83	225.42	245.50	227.58	229.67	263.08	232.83
87	162.75	205.08	223.00	207.00	208.83	239.08	211.75	87	180.83	227.67	247.83	230.00	232.00	265.67	235.25
88	164.33	207.00	225.17	209.00	210.92	241.25	213.92	88	182.50	230.00	250.08	232.25	234.33	268.00	237.58
89	165.83	209.00	227.17	211.00	212.92	243.42	215.75	89	184.33	232.17	252.25	234.50	236.50	270.42	239.83
90	167.42	210.83	228.92	212.92	214.67	245.42	217.83	90	185.92	234.33	254.25	236.58	238.58	272.58	242.00
91	168.75	212.50	230.75	214.58	216.50	247.25	219.67	91	187.58	236.25	256.42	238.50	240.67	274.67	244.00
92	170.08	214.25	232.50	216.33	218.25	248.92	221.17	92	188.92	238.00	258.33	240.42	242.50	276.67	245.83
93	171.25	215.67	234.00	217.83	219.75	250.42	222.83	93	190.25	239.75	260.00	242.00	244.08	278.33	247.50
94	172.33	217.17	235.33	219.33	221.08	251.83	224.25	94	191.42	241.25	261.50	243.58	245.75	279.75	249.17
95	173.33	218.42	236.58	220.58	222.42	253.08	225.50	95	192.50	242.67	262.92	245.00	247.25	281.25	250.58
96	174.33	219.67	238.00	221.83	223.83	254.42	226.75	96	193.58	244.00	264.33	246.42	248.58	282.67	252.00
97	175.33	220.92	239.33	223.08	225.17	255.75	228.25	97	194.92	245.42	265.83	248.00	250.08	284.08	253.58
98	176.50	222.17	240.67	224.42	226.42	257.00	229.67	98	195.92	246.92	267.33	249.42	251.67	285.58	255.08
99	177.42	223.50	241.92	225.67	227.67	258.42	230.92	99	197.17	248.42	268.75	250.83	253.00	287.00	256.50

(Add \$25 One-time Policy Fee)

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

**TEXAS**

**FOR USE IN TEXAS ZIP CODES: ALL EXCEPT 750-753, 760-761, 770-779, 780, 782-785, 793-794**

**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	161.25	NA	NA	NA	NA	NA	NA	0-64	179.25	NA	NA	NA	NA	NA	NA
65	93.08	117.25	132.00	118.50	119.50	136.25	121.17	65	103.58	130.42	146.67	131.75	132.83	151.50	134.67
66	93.08	117.25	132.00	118.50	119.50	136.25	121.17	66	103.58	130.42	146.67	131.75	132.83	151.50	134.67
67	93.08	117.25	132.00	118.50	119.50	136.25	121.17	67	103.58	130.42	146.67	131.75	132.83	151.50	134.67
68	97.00	122.25	137.92	123.50	124.58	142.00	126.25	68	107.83	135.92	153.17	137.17	138.42	157.75	140.25
69	101.50	127.83	143.50	129.00	130.08	155.75	132.00	69	112.75	142.00	159.50	143.42	144.58	173.00	146.58
70	105.42	132.92	148.92	134.17	135.25	161.42	137.17	70	117.08	147.58	165.50	149.08	150.42	179.33	152.50
71	109.42	137.92	154.17	139.25	140.50	166.92	142.50	71	121.67	153.25	171.25	154.75	156.08	185.50	158.25
72	113.17	142.67	159.00	144.08	145.42	172.25	147.42	72	125.83	158.58	176.67	160.08	161.50	191.42	163.75
73	116.83	147.17	163.50	148.67	150.00	176.92	152.08	73	129.83	163.58	181.67	165.17	166.58	196.50	168.92
74	120.17	151.50	167.75	153.00	154.25	181.42	156.42	74	133.50	168.25	186.50	169.92	171.42	201.50	173.75
75	123.17	155.25	171.75	156.75	158.17	185.50	160.42	75	136.92	172.58	190.83	174.25	175.75	206.17	178.08
76	126.00	158.75	175.42	160.42	161.75	189.00	164.08	76	140.08	176.50	194.83	178.25	179.75	210.00	182.25
77	128.83	162.25	179.08	163.83	165.25	192.42	167.58	77	143.08	180.25	199.00	182.00	183.67	213.83	186.08
78	131.25	165.42	182.42	166.92	168.50	195.33	170.83	78	145.92	183.75	202.67	185.58	187.08	217.08	189.83
79	133.50	168.25	185.50	169.83	171.42	198.08	173.75	79	148.42	186.92	206.00	188.75	190.50	220.17	193.00
80	135.67	170.92	187.83	172.67	174.17	200.58	176.58	80	150.75	189.92	208.75	191.83	193.58	222.83	196.17
81	137.67	173.50	190.17	175.17	176.67	203.25	179.08	81	153.00	192.75	211.33	194.67	196.42	225.75	199.00
82	139.50	175.75	192.58	177.50	179.00	205.75	181.58	82	155.00	195.42	213.92	197.17	198.92	228.67	201.75
83	141.25	178.00	194.75	179.75	181.42	208.33	183.83	83	157.00	197.83	216.33	199.75	201.58	231.42	204.42
84	143.08	180.25	196.83	182.00	183.58	210.75	186.08	84	159.00	200.17	218.75	202.17	204.00	234.08	206.83
85	144.67	182.42	198.92	184.08	185.75	213.00	188.42	85	160.75	202.67	221.00	204.67	206.50	236.75	209.33
86	146.42	184.42	200.92	186.25	187.83	215.25	190.50	86	162.58	204.92	223.17	206.92	208.75	239.17	211.67
87	147.92	186.42	202.75	188.17	189.83	217.33	192.50	87	164.42	207.00	225.33	209.08	210.92	241.50	213.83
88	149.42	188.17	204.67	190.00	191.75	219.33	194.50	88	165.92	209.08	227.33	211.17	213.00	243.67	216.00
89	150.75	190.00	206.50	191.83	193.58	221.25	196.17	89	167.58	211.08	229.33	213.17	215.00	245.83	218.00
90	152.17	191.67	208.08	193.58	195.17	223.08	198.00	90	169.00	213.00	231.17	215.08	216.92	247.83	220.00
91	153.42	193.17	209.75	195.08	196.83	224.75	199.67	91	170.50	214.75	233.08	216.83	218.75	249.67	221.83
92	154.58	194.75	211.33	196.67	198.42	226.25	201.08	92	171.75	216.33	234.83	218.58	220.42	251.50	223.50
93	155.67	196.08	212.75	198.00	199.75	227.67	202.58	93	172.92	217.92	236.33	220.00	221.92	253.00	225.00
94	156.67	197.42	213.92	199.42	201.00	228.92	203.83	94	174.00	219.33	237.75	221.42	223.42	254.33	226.50
95	157.58	198.58	215.08	200.50	202.17	230.08	205.00	95	175.00	220.58	239.00	222.75	224.75	255.67	227.83
96	158.50	199.67	216.33	201.67	203.50	231.25	206.17	96	176.00	221.83	240.33	224.00	226.00	257.00	229.08
97	159.42	200.83	217.58	202.83	204.67	232.50	207.50	97	177.17	223.08	241.67	225.42	227.33	258.25	230.50
98	160.42	202.00	218.75	204.00	205.83	233.67	208.75	98	178.08	224.50	243.00	226.75	228.75	259.58	231.92
99	161.25	203.17	219.92	205.17	207.00	234.92	209.92	99	179.25	225.83	244.33	228.00	230.00	260.92	233.17

(Add \$25 One-time Policy Fee)