

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

VIRGINIA

FOR USE IN VIRGINIA ZIP CODES: 220-225, 230-238

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	1,227	1,545	1,739	1,561	1,575	1,797	1,597	65	1,363	1,718	1,932	1,734	1,750	1,995	1,774
66	1,227	1,545	1,739	1,561	1,575	1,797	1,597	66	1,363	1,718	1,932	1,734	1,750	1,995	1,774
67	1,227	1,545	1,739	1,561	1,575	1,797	1,597	67	1,363	1,718	1,932	1,734	1,750	1,995	1,774
68	1,278	1,611	1,817	1,627	1,641	1,871	1,664	68	1,420	1,790	2,018	1,807	1,823	2,079	1,849
69	1,336	1,683	1,891	1,700	1,715	1,944	1,739	69	1,485	1,871	2,101	1,889	1,905	2,160	1,932
70	1,389	1,750	1,962	1,768	1,784	2,016	1,807	70	1,543	1,945	2,179	1,964	1,981	2,239	2,009
71	1,443	1,817	2,031	1,835	1,851	2,085	1,876	71	1,603	2,019	2,257	2,038	2,056	2,317	2,086
72	1,491	1,879	2,095	1,898	1,915	2,151	1,942	72	1,658	2,089	2,328	2,109	2,128	2,389	2,158
73	1,540	1,940	2,153	1,959	1,976	2,209	2,003	73	1,711	2,155	2,393	2,176	2,195	2,455	2,226
74	1,584	1,995	2,210	2,015	2,032	2,265	2,061	74	1,760	2,218	2,457	2,239	2,259	2,518	2,290
75	1,623	2,046	2,263	2,066	2,084	2,317	2,114	75	1,804	2,274	2,514	2,295	2,316	2,575	2,348
76	1,661	2,092	2,310	2,114	2,132	2,361	2,161	76	1,845	2,325	2,567	2,348	2,369	2,622	2,402
77	1,697	2,137	2,361	2,159	2,177	2,403	2,208	77	1,886	2,375	2,622	2,399	2,419	2,670	2,453
78	1,730	2,178	2,403	2,201	2,220	2,439	2,250	78	1,921	2,421	2,670	2,445	2,466	2,710	2,501
79	1,760	2,216	2,443	2,239	2,259	2,474	2,290	79	1,956	2,463	2,715	2,488	2,509	2,749	2,544
80	1,788	2,253	2,475	2,275	2,295	2,505	2,328	80	1,986	2,504	2,750	2,528	2,549	2,783	2,585
81	1,814	2,285	2,506	2,308	2,328	2,538	2,361	81	2,015	2,539	2,785	2,564	2,586	2,820	2,622
82	1,837	2,316	2,537	2,338	2,360	2,571	2,391	82	2,043	2,574	2,819	2,599	2,621	2,856	2,658
83	1,861	2,346	2,565	2,369	2,389	2,601	2,422	83	2,069	2,607	2,850	2,632	2,655	2,891	2,692
84	1,885	2,374	2,594	2,399	2,419	2,631	2,453	84	2,094	2,638	2,882	2,665	2,688	2,923	2,725
85	1,907	2,403	2,621	2,427	2,448	2,661	2,481	85	2,119	2,670	2,913	2,696	2,720	2,956	2,758
86	1,928	2,430	2,647	2,453	2,475	2,688	2,509	86	2,142	2,700	2,942	2,725	2,750	2,987	2,789
87	1,948	2,456	2,672	2,479	2,502	2,715	2,536	87	2,165	2,728	2,968	2,756	2,779	3,017	2,819
88	1,968	2,479	2,696	2,505	2,527	2,739	2,562	88	2,187	2,756	2,996	2,783	2,807	3,044	2,846
89	1,988	2,504	2,719	2,528	2,550	2,763	2,586	89	2,207	2,781	3,021	2,809	2,833	3,071	2,874
90	2,004	2,525	2,742	2,550	2,573	2,786	2,609	90	2,227	2,806	3,048	2,834	2,859	3,095	2,899
91	2,020	2,546	2,763	2,572	2,594	2,806	2,630	91	2,245	2,829	3,072	2,858	2,882	3,119	2,922
92	2,036	2,565	2,785	2,591	2,614	2,825	2,650	92	2,262	2,850	3,093	2,879	2,904	3,139	2,945
93	2,050	2,584	2,803	2,609	2,632	2,844	2,668	93	2,278	2,872	3,114	2,900	2,925	3,160	2,965
94	2,064	2,600	2,820	2,627	2,649	2,860	2,686	94	2,293	2,890	3,132	2,918	2,944	3,177	2,985
95	2,075	2,616	2,834	2,642	2,664	2,874	2,702	95	2,307	2,907	3,149	2,935	2,961	3,193	3,002
96	2,088	2,631	2,850	2,657	2,680	2,889	2,718	96	2,320	2,922	3,166	2,952	2,978	3,209	3,019
97	2,101	2,647	2,865	2,672	2,696	2,903	2,734	97	2,333	2,939	3,183	2,970	2,995	3,226	3,037
98	2,113	2,662	2,881	2,688	2,713	2,918	2,750	98	2,347	2,958	3,202	2,987	3,014	3,243	3,056
99	2,124	2,678	2,897	2,704	2,728	2,933	2,766	99	2,362	2,975	3,219	3,005	3,031	3,260	3,073

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 12/08 VA

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

VIRGINIA

FOR USE IN VIRGINIA ZIP CODES: ALL EXCEPT 220-225, 230-238

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	982	1,236	1,391	1,249	1,260	1,438	1,278	65	1,090	1,374	1,546	1,387	1,400	1,596	1,419
66	982	1,236	1,391	1,249	1,260	1,438	1,278	66	1,090	1,374	1,546	1,387	1,400	1,596	1,419
67	982	1,236	1,391	1,249	1,260	1,438	1,278	67	1,090	1,374	1,546	1,387	1,400	1,596	1,419
68	1,022	1,289	1,454	1,302	1,313	1,497	1,331	68	1,136	1,432	1,614	1,446	1,458	1,663	1,479
69	1,069	1,346	1,513	1,360	1,372	1,555	1,391	69	1,188	1,497	1,681	1,511	1,524	1,728	1,546
70	1,111	1,400	1,570	1,414	1,427	1,613	1,446	70	1,234	1,556	1,743	1,571	1,585	1,791	1,607
71	1,154	1,454	1,625	1,468	1,481	1,668	1,501	71	1,282	1,615	1,806	1,630	1,645	1,854	1,669
72	1,193	1,503	1,676	1,518	1,532	1,721	1,554	72	1,326	1,671	1,862	1,687	1,702	1,911	1,726
73	1,232	1,552	1,722	1,567	1,581	1,767	1,602	73	1,369	1,724	1,914	1,741	1,756	1,964	1,781
74	1,267	1,596	1,768	1,612	1,626	1,812	1,649	74	1,408	1,774	1,966	1,791	1,807	2,014	1,832
75	1,298	1,637	1,810	1,653	1,667	1,854	1,691	75	1,443	1,819	2,011	1,836	1,853	2,060	1,878
76	1,329	1,674	1,848	1,691	1,706	1,889	1,729	76	1,476	1,860	2,054	1,878	1,895	2,098	1,922
77	1,358	1,710	1,889	1,727	1,742	1,922	1,766	77	1,509	1,900	2,098	1,919	1,935	2,136	1,962
78	1,384	1,742	1,922	1,761	1,776	1,951	1,800	78	1,537	1,937	2,136	1,956	1,973	2,168	2,001
79	1,408	1,773	1,954	1,791	1,807	1,979	1,832	79	1,565	1,970	2,172	1,990	2,007	2,199	2,035
80	1,430	1,802	1,980	1,820	1,836	2,004	1,862	80	1,589	2,003	2,200	2,022	2,039	2,226	2,068
81	1,451	1,828	2,005	1,846	1,862	2,030	1,889	81	1,612	2,031	2,228	2,051	2,069	2,256	2,098
82	1,470	1,853	2,030	1,870	1,888	2,057	1,913	82	1,634	2,059	2,255	2,079	2,097	2,285	2,126
83	1,489	1,877	2,052	1,895	1,911	2,081	1,938	83	1,655	2,086	2,280	2,106	2,124	2,313	2,154
84	1,508	1,899	2,075	1,919	1,935	2,105	1,962	84	1,675	2,110	2,306	2,132	2,150	2,338	2,180
85	1,526	1,922	2,097	1,942	1,958	2,129	1,985	85	1,695	2,136	2,330	2,157	2,176	2,365	2,206
86	1,542	1,944	2,118	1,962	1,980	2,150	2,007	86	1,714	2,160	2,354	2,180	2,200	2,390	2,231
87	1,558	1,965	2,138	1,983	2,002	2,172	2,029	87	1,732	2,182	2,374	2,205	2,223	2,414	2,255
88	1,574	1,983	2,157	2,004	2,022	2,191	2,050	88	1,750	2,205	2,397	2,226	2,246	2,435	2,277
89	1,590	2,003	2,175	2,022	2,040	2,210	2,069	89	1,766	2,225	2,417	2,247	2,266	2,457	2,299
90	1,603	2,020	2,194	2,040	2,058	2,229	2,087	90	1,782	2,245	2,438	2,267	2,287	2,476	2,319
91	1,616	2,037	2,210	2,058	2,075	2,245	2,104	91	1,796	2,263	2,458	2,286	2,306	2,495	2,338
92	1,629	2,052	2,228	2,073	2,091	2,260	2,120	92	1,810	2,280	2,474	2,303	2,323	2,511	2,356
93	1,640	2,067	2,242	2,087	2,106	2,275	2,134	93	1,822	2,298	2,491	2,320	2,340	2,528	2,372
94	1,651	2,080	2,256	2,102	2,119	2,288	2,149	94	1,834	2,312	2,506	2,334	2,355	2,542	2,388
95	1,660	2,093	2,267	2,114	2,131	2,299	2,162	95	1,846	2,326	2,519	2,348	2,369	2,554	2,402
96	1,670	2,105	2,280	2,126	2,144	2,311	2,174	96	1,856	2,338	2,533	2,362	2,382	2,567	2,415
97	1,681	2,118	2,292	2,138	2,157	2,322	2,187	97	1,866	2,351	2,546	2,376	2,396	2,581	2,430
98	1,690	2,130	2,305	2,150	2,170	2,334	2,200	98	1,878	2,366	2,562	2,390	2,411	2,594	2,445
99	1,699	2,142	2,318	2,163	2,182	2,346	2,213	99	1,890	2,380	2,575	2,404	2,425	2,608	2,458

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

VIRGINIA

FOR USE IN VIRGINIA ZIP CODES: 220-225, 230-238

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	1,067	1,344	1,513	1,358	1,370	1,561	1,389	65	1,186	1,494	1,680	1,508	1,521	1,735	1,543
66	1,067	1,344	1,513	1,358	1,370	1,561	1,389	66	1,186	1,494	1,680	1,508	1,521	1,735	1,543
67	1,067	1,344	1,513	1,358	1,370	1,561	1,389	67	1,186	1,494	1,680	1,508	1,521	1,735	1,543
68	1,112	1,401	1,579	1,415	1,428	1,627	1,447	68	1,235	1,557	1,755	1,572	1,586	1,807	1,607
69	1,162	1,464	1,644	1,478	1,490	1,691	1,513	69	1,291	1,627	1,827	1,643	1,657	1,878	1,679
70	1,207	1,522	1,706	1,537	1,550	1,752	1,572	70	1,342	1,691	1,895	1,708	1,723	1,947	1,747
71	1,254	1,579	1,766	1,596	1,609	1,814	1,632	71	1,393	1,756	1,962	1,773	1,788	2,015	1,814
72	1,297	1,635	1,821	1,650	1,665	1,871	1,689	72	1,442	1,817	2,024	1,834	1,850	2,078	1,876
73	1,339	1,686	1,873	1,703	1,718	1,921	1,743	73	1,487	1,874	2,081	1,892	1,908	2,134	1,936
74	1,377	1,735	1,922	1,752	1,768	1,971	1,791	74	1,530	1,928	2,136	1,947	1,963	2,189	1,991
75	1,412	1,779	1,968	1,797	1,813	2,015	1,837	75	1,569	1,977	2,187	1,997	2,014	2,238	2,042
76	1,444	1,819	2,009	1,837	1,854	2,052	1,879	76	1,605	2,021	2,232	2,043	2,060	2,280	2,088
77	1,476	1,859	2,052	1,877	1,893	2,089	1,920	77	1,640	2,065	2,280	2,086	2,104	2,321	2,133
78	1,504	1,894	2,089	1,913	1,930	2,121	1,958	78	1,672	2,105	2,321	2,126	2,144	2,357	2,175
79	1,530	1,928	2,124	1,946	1,963	2,151	1,991	79	1,700	2,142	2,361	2,162	2,181	2,390	2,212
80	1,555	1,959	2,152	1,978	1,995	2,178	2,022	80	1,728	2,176	2,391	2,198	2,218	2,420	2,248
81	1,577	1,988	2,179	2,007	2,024	2,207	2,052	81	1,752	2,208	2,421	2,230	2,249	2,452	2,280
82	1,598	2,014	2,206	2,033	2,051	2,234	2,080	82	1,776	2,238	2,451	2,260	2,279	2,484	2,312
83	1,619	2,041	2,231	2,060	2,078	2,262	2,106	83	1,799	2,266	2,478	2,289	2,309	2,513	2,342
84	1,640	2,065	2,256	2,086	2,103	2,289	2,133	84	1,821	2,294	2,506	2,317	2,337	2,543	2,370
85	1,658	2,089	2,279	2,109	2,128	2,314	2,158	85	1,842	2,321	2,532	2,345	2,365	2,571	2,399
86	1,677	2,113	2,302	2,134	2,152	2,337	2,181	86	1,862	2,348	2,558	2,371	2,391	2,598	2,424
87	1,694	2,135	2,322	2,157	2,175	2,361	2,205	87	1,884	2,372	2,581	2,396	2,417	2,622	2,450
88	1,712	2,157	2,345	2,177	2,197	2,382	2,228	88	1,902	2,396	2,604	2,420	2,441	2,647	2,475
89	1,728	2,177	2,365	2,198	2,218	2,403	2,248	89	1,920	2,419	2,628	2,443	2,463	2,670	2,498
90	1,744	2,195	2,385	2,218	2,237	2,422	2,269	90	1,937	2,441	2,649	2,465	2,486	2,691	2,521
91	1,757	2,214	2,403	2,236	2,256	2,441	2,287	91	1,953	2,460	2,671	2,485	2,506	2,710	2,542
92	1,771	2,231	2,421	2,253	2,273	2,457	2,304	92	1,968	2,478	2,690	2,504	2,525	2,731	2,561
93	1,784	2,247	2,437	2,269	2,289	2,473	2,320	93	1,981	2,496	2,707	2,521	2,543	2,748	2,578
94	1,795	2,261	2,451	2,284	2,303	2,487	2,335	94	1,994	2,513	2,723	2,537	2,560	2,762	2,595
95	1,805	2,275	2,465	2,296	2,317	2,499	2,349	95	2,006	2,527	2,738	2,551	2,575	2,776	2,610
96	1,816	2,287	2,478	2,310	2,331	2,512	2,363	96	2,017	2,542	2,753	2,566	2,590	2,791	2,625
97	1,826	2,301	2,492	2,324	2,345	2,524	2,377	97	2,030	2,557	2,770	2,582	2,604	2,805	2,642
98	1,837	2,315	2,506	2,337	2,359	2,537	2,391	98	2,042	2,573	2,785	2,598	2,620	2,820	2,657
99	1,848	2,329	2,520	2,351	2,372	2,550	2,405	99	2,054	2,587	2,799	2,613	2,635	2,833	2,672

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

VIRGINIA

FOR USE IN VIRGINIA ZIP CODES: ALL EXCEPT 220-225, 230-238

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	854	1,075	1,210	1,086	1,096	1,249	1,111	65	949	1,195	1,344	1,206	1,217	1,388	1,234
66	854	1,075	1,210	1,086	1,096	1,249	1,111	66	949	1,195	1,344	1,206	1,217	1,388	1,234
67	854	1,075	1,210	1,086	1,096	1,249	1,111	67	949	1,195	1,344	1,206	1,217	1,388	1,234
68	890	1,121	1,263	1,132	1,142	1,302	1,158	68	988	1,246	1,404	1,258	1,269	1,446	1,286
69	930	1,171	1,315	1,182	1,192	1,353	1,210	69	1,033	1,302	1,462	1,314	1,326	1,502	1,343
70	966	1,218	1,365	1,230	1,240	1,402	1,258	70	1,074	1,353	1,516	1,366	1,378	1,558	1,398
71	1,003	1,263	1,413	1,277	1,287	1,451	1,306	71	1,114	1,405	1,570	1,418	1,430	1,612	1,451
72	1,038	1,308	1,457	1,320	1,332	1,497	1,351	72	1,154	1,454	1,619	1,467	1,480	1,662	1,501
73	1,071	1,349	1,498	1,362	1,374	1,537	1,394	73	1,190	1,499	1,665	1,514	1,526	1,707	1,549
74	1,102	1,388	1,538	1,402	1,414	1,577	1,433	74	1,224	1,542	1,709	1,558	1,570	1,751	1,593
75	1,130	1,423	1,574	1,438	1,450	1,612	1,470	75	1,255	1,582	1,750	1,598	1,611	1,790	1,634
76	1,155	1,455	1,607	1,470	1,483	1,642	1,503	76	1,284	1,617	1,786	1,634	1,648	1,824	1,670
77	1,181	1,487	1,642	1,502	1,514	1,671	1,536	77	1,312	1,652	1,824	1,669	1,683	1,857	1,706
78	1,203	1,515	1,671	1,530	1,544	1,697	1,566	78	1,338	1,684	1,857	1,701	1,715	1,886	1,740
79	1,224	1,542	1,699	1,557	1,570	1,721	1,593	79	1,360	1,714	1,889	1,730	1,745	1,912	1,770
80	1,244	1,567	1,722	1,582	1,596	1,742	1,618	80	1,382	1,741	1,913	1,758	1,774	1,936	1,798
81	1,262	1,590	1,743	1,606	1,619	1,766	1,642	81	1,402	1,766	1,937	1,784	1,799	1,962	1,824
82	1,278	1,611	1,765	1,626	1,641	1,787	1,664	82	1,421	1,790	1,961	1,808	1,823	1,987	1,850
83	1,295	1,633	1,785	1,648	1,662	1,810	1,685	83	1,439	1,813	1,982	1,831	1,847	2,010	1,874
84	1,312	1,652	1,805	1,669	1,682	1,831	1,706	84	1,457	1,835	2,005	1,854	1,870	2,034	1,896
85	1,326	1,671	1,823	1,687	1,702	1,851	1,726	85	1,474	1,857	2,026	1,876	1,892	2,057	1,919
86	1,342	1,690	1,842	1,707	1,722	1,870	1,745	86	1,490	1,878	2,046	1,897	1,913	2,078	1,939
87	1,355	1,708	1,858	1,726	1,740	1,889	1,764	87	1,507	1,898	2,065	1,917	1,934	2,098	1,960
88	1,370	1,726	1,876	1,742	1,758	1,906	1,782	88	1,522	1,917	2,083	1,936	1,953	2,118	1,980
89	1,382	1,742	1,892	1,758	1,774	1,922	1,798	89	1,536	1,935	2,102	1,954	1,970	2,136	1,998
90	1,395	1,756	1,908	1,774	1,790	1,938	1,815	90	1,550	1,953	2,119	1,972	1,989	2,153	2,017
91	1,406	1,771	1,922	1,789	1,805	1,953	1,830	91	1,562	1,968	2,137	1,988	2,005	2,168	2,034
92	1,417	1,785	1,937	1,802	1,818	1,966	1,843	92	1,574	1,982	2,152	2,003	2,020	2,185	2,049
93	1,427	1,798	1,950	1,815	1,831	1,978	1,856	93	1,585	1,997	2,166	2,017	2,034	2,198	2,062
94	1,436	1,809	1,961	1,827	1,842	1,990	1,868	94	1,595	2,010	2,178	2,030	2,048	2,210	2,076
95	1,444	1,820	1,972	1,837	1,854	1,999	1,879	95	1,605	2,022	2,190	2,041	2,060	2,221	2,088
96	1,453	1,830	1,982	1,848	1,865	2,010	1,890	96	1,614	2,034	2,202	2,053	2,072	2,233	2,100
97	1,461	1,841	1,994	1,859	1,876	2,019	1,902	97	1,624	2,046	2,216	2,066	2,083	2,244	2,114
98	1,470	1,852	2,005	1,870	1,887	2,030	1,913	98	1,634	2,058	2,228	2,078	2,096	2,256	2,126
99	1,478	1,863	2,016	1,881	1,898	2,040	1,924	99	1,643	2,070	2,239	2,090	2,108	2,266	2,138

(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

VIRGINIA

FOR USE IN VIRGINIA ZIP CODES: 220-225, 230-238

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	102.25	128.75	144.92	130.08	131.25	149.75	133.08	65	113.58	143.17	161.00	144.50	145.83	166.25	147.83
66	102.25	128.75	144.92	130.08	131.25	149.75	133.08	66	113.58	143.17	161.00	144.50	145.83	166.25	147.83
67	102.25	128.75	144.92	130.08	131.25	149.75	133.08	67	113.58	143.17	161.00	144.50	145.83	166.25	147.83
68	106.50	134.25	151.42	135.58	136.75	155.92	138.67	68	118.33	149.17	168.17	150.58	151.92	173.25	154.08
69	111.33	140.25	157.58	141.67	142.92	162.00	144.92	69	123.75	155.92	175.08	157.42	158.75	180.00	161.00
70	115.75	145.83	163.50	147.33	148.67	168.00	150.58	70	128.58	162.08	181.58	163.67	165.08	186.58	167.42
71	120.25	151.42	169.25	152.92	154.25	173.75	156.33	71	133.58	168.25	188.08	169.83	171.33	193.08	173.83
72	124.25	156.58	174.58	158.17	159.58	179.25	161.83	72	138.17	174.08	194.00	175.75	177.33	199.08	179.83
73	128.33	161.67	179.42	163.25	164.67	184.08	166.92	73	142.58	179.58	199.42	181.33	182.92	204.58	185.50
74	132.00	166.25	184.17	167.92	169.33	188.75	171.75	74	146.67	184.83	204.75	186.58	188.25	209.83	190.83
75	135.25	170.50	188.58	172.17	173.67	193.08	176.17	75	150.33	189.50	209.50	191.25	193.00	214.58	195.67
76	138.42	174.33	192.50	176.17	177.67	196.75	180.08	76	153.75	193.75	213.92	195.67	197.42	218.50	200.17
77	141.42	178.08	196.75	179.92	181.42	200.25	184.00	77	157.17	197.92	218.50	199.92	201.58	222.50	204.42
78	144.17	181.50	200.25	183.42	185.00	203.25	187.50	78	160.08	201.75	222.50	203.75	205.50	225.83	208.42
79	146.67	184.67	203.58	186.58	188.25	206.17	190.83	79	163.00	205.25	226.25	207.33	209.08	229.08	212.00
80	149.00	187.75	206.25	189.58	191.25	208.75	194.00	80	165.50	208.67	229.17	210.67	212.42	231.92	215.42
81	151.17	190.42	208.83	192.33	194.00	211.50	196.75	81	167.92	211.58	232.08	213.67	215.50	235.00	218.50
82	153.08	193.00	211.42	194.83	196.67	214.25	199.25	82	170.25	214.50	234.92	216.58	218.42	238.00	221.50
83	155.08	195.50	213.75	197.42	199.08	216.75	201.83	83	172.42	217.25	237.50	219.33	221.25	240.92	224.33
84	157.08	197.83	216.17	199.92	201.58	219.25	204.42	84	174.50	219.83	240.17	222.08	224.00	243.58	227.08
85	158.92	200.25	218.42	202.25	204.00	221.75	206.75	85	176.58	222.50	242.75	224.67	226.67	246.33	229.83
86	160.67	202.50	220.58	204.42	206.25	224.00	209.08	86	178.50	225.00	245.17	227.08	229.17	248.92	232.42
87	162.33	204.67	222.67	206.58	208.50	226.25	211.33	87	180.42	227.33	247.33	229.67	231.58	251.42	234.92
88	164.00	206.58	224.67	208.75	210.58	228.25	213.50	88	182.25	229.67	249.67	231.92	233.92	253.67	237.17
89	165.67	208.67	226.58	210.67	212.50	230.25	215.50	89	183.92	231.75	251.75	234.08	236.08	255.92	239.50
90	167.00	210.42	228.50	212.50	214.42	232.17	217.42	90	185.58	233.83	254.00	236.17	238.25	257.92	241.58
91	168.33	212.17	230.25	214.33	216.17	233.83	219.17	91	187.08	235.75	256.00	238.17	240.17	259.92	243.50
92	169.67	213.75	232.08	215.92	217.83	235.42	220.83	92	188.50	237.50	257.75	239.92	242.00	261.58	245.42
93	170.83	215.33	233.58	217.42	219.33	237.00	222.33	93	189.83	239.33	259.50	241.67	243.75	263.33	247.08
94	172.00	216.67	235.00	218.92	220.75	238.33	223.83	94	191.08	240.83	261.00	243.17	245.33	264.75	248.75
95	172.92	218.00	236.17	220.17	222.00	239.50	225.17	95	192.25	242.25	262.42	244.58	246.75	266.08	250.17
96	174.00	219.25	237.50	221.42	223.33	240.75	226.50	96	193.33	243.50	263.83	246.00	248.17	267.42	251.58
97	175.08	220.58	238.75	222.67	224.67	241.92	227.83	97	194.42	244.92	265.25	247.50	249.58	268.83	253.08
98	176.08	221.83	240.08	224.00	226.08	243.17	229.17	98	195.58	246.50	266.83	248.92	251.17	270.25	254.67
99	177.00	223.17	241.42	225.33	227.33	244.42	230.50	99	196.83	247.92	268.25	250.42	252.58	271.67	256.08

(Add \$25 One-time Policy Fee)

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

VIRGINIA

FOR USE IN VIRGINIA ZIP CODES: ALL EXCEPT 220-225, 230-238

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	81.83	103.00	115.92	104.08	105.00	119.83	106.50	65	90.83	114.50	128.83	115.58	116.67	133.00	118.25
66	81.83	103.00	115.92	104.08	105.00	119.83	106.50	66	90.83	114.50	128.83	115.58	116.67	133.00	118.25
67	81.83	103.00	115.92	104.08	105.00	119.83	106.50	67	90.83	114.50	128.83	115.58	116.67	133.00	118.25
68	85.17	107.42	121.17	108.50	109.42	124.75	110.92	68	94.67	119.33	134.50	120.50	121.50	138.58	123.25
69	89.08	112.17	126.08	113.33	114.33	129.58	115.92	69	99.00	124.75	140.08	125.92	127.00	144.00	128.83
70	92.58	116.67	130.83	117.83	118.92	134.42	120.50	70	102.83	129.67	145.25	130.92	132.08	149.25	133.92
71	96.17	121.17	135.42	122.33	123.42	139.00	125.08	71	106.83	134.58	150.50	135.83	137.08	154.50	139.08
72	99.42	125.25	139.67	126.50	127.67	143.42	129.50	72	110.50	139.25	155.17	140.58	141.83	159.25	143.83
73	102.67	129.33	143.50	130.58	131.75	147.25	133.50	73	114.08	143.67	159.50	145.08	146.33	163.67	148.42
74	105.58	133.00	147.33	134.33	135.50	151.00	137.42	74	117.33	147.83	163.83	149.25	150.58	167.83	152.67
75	108.17	136.42	150.83	137.75	138.92	154.50	140.92	75	120.25	151.58	167.58	153.00	154.42	171.67	156.50
76	110.75	139.50	154.00	140.92	142.17	157.42	144.08	76	123.00	155.00	171.17	156.50	157.92	174.83	160.17
77	113.17	142.50	157.42	143.92	145.17	160.17	147.17	77	125.75	158.33	174.83	159.92	161.25	178.00	163.50
78	115.33	145.17	160.17	146.75	148.00	162.58	150.00	78	128.08	161.42	178.00	163.00	164.42	180.67	166.75
79	117.33	147.75	162.83	149.25	150.58	164.92	152.67	79	130.42	164.17	181.00	165.83	167.25	183.25	169.58
80	119.17	150.17	165.00	151.67	153.00	167.00	155.17	80	132.42	166.92	183.33	168.50	169.92	185.50	172.33
81	120.92	152.33	167.08	153.83	155.17	169.17	157.42	81	134.33	169.25	185.67	170.92	172.42	188.00	174.83
82	122.50	154.42	169.17	155.83	157.33	171.42	159.42	82	136.17	171.58	187.92	173.25	174.75	190.42	177.17
83	124.08	156.42	171.00	157.92	159.25	173.42	161.50	83	137.92	173.83	190.00	175.50	177.00	192.75	179.50
84	125.67	158.25	172.92	159.92	161.25	175.42	163.50	84	139.58	175.83	192.17	177.67	179.17	194.83	181.67
85	127.17	160.17	174.75	161.83	163.17	177.42	165.42	85	141.25	178.00	194.17	179.75	181.33	197.08	183.83
86	128.50	162.00	176.50	163.50	165.00	179.17	167.25	86	142.83	180.00	196.17	181.67	183.33	199.17	185.92
87	129.83	163.75	178.17	165.25	166.83	181.00	169.08	87	144.33	181.83	197.83	183.75	185.25	201.17	187.92
88	131.17	165.25	179.75	167.00	168.50	182.58	170.83	88	145.83	183.75	199.75	185.50	187.17	202.92	189.75
89	132.50	166.92	181.25	168.50	170.00	184.17	172.42	89	147.17	185.42	201.42	187.25	188.83	204.75	191.58
90	133.58	168.33	182.83	170.00	171.50	185.75	173.92	90	148.50	187.08	203.17	188.92	190.58	206.33	193.25
91	134.67	169.75	184.17	171.50	172.92	187.08	175.33	91	149.67	188.58	204.83	190.50	192.17	207.92	194.83
92	135.75	171.00	185.67	172.75	174.25	188.33	176.67	92	150.83	190.00	206.17	191.92	193.58	209.25	196.33
93	136.67	172.25	186.83	173.92	175.50	189.58	177.83	93	151.83	191.50	207.58	193.33	195.00	210.67	197.67
94	137.58	173.33	188.00	175.17	176.58	190.67	179.08	94	152.83	192.67	208.83	194.50	196.25	211.83	199.00
95	138.33	174.42	188.92	176.17	177.58	191.58	180.17	95	153.83	193.83	209.92	195.67	197.42	212.83	200.17
96	139.17	175.42	190.00	177.17	178.67	192.58	181.17	96	154.67	194.83	211.08	196.83	198.50	213.92	201.25
97	140.08	176.50	191.00	178.17	179.75	193.50	182.25	97	155.50	195.92	212.17	198.00	199.67	215.08	202.50
98	140.83	177.50	192.08	179.17	180.83	194.50	183.33	98	156.50	197.17	213.50	199.17	200.92	216.17	203.75
99	141.58	178.50	193.17	180.25	181.83	195.50	184.42	99	157.50	198.33	214.58	200.33	202.08	217.33	204.83

(Add \$25 One-time Policy Fee)

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

VIRGINIA

FOR USE IN VIRGINIA ZIP CODES: 220-225, 230-238

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	88.92	112.00	126.08	113.17	114.17	130.08	115.75	65	98.83	124.50	140.00	125.67	126.75	144.58	128.58
66	88.92	112.00	126.08	113.17	114.17	130.08	115.75	66	98.83	124.50	140.00	125.67	126.75	144.58	128.58
67	88.92	112.00	126.08	113.17	114.17	130.08	115.75	67	98.83	124.50	140.00	125.67	126.75	144.58	128.58
68	92.67	116.75	131.58	117.92	119.00	135.58	120.58	68	102.92	129.75	146.25	131.00	132.17	150.58	133.92
69	96.83	122.00	137.00	123.17	124.17	140.92	126.08	69	107.58	135.58	152.25	136.92	138.08	156.50	139.92
70	100.58	126.83	142.17	128.08	129.17	146.00	131.00	70	111.83	140.92	157.92	142.33	143.58	162.25	145.58
71	104.50	131.58	147.17	133.00	134.08	151.17	136.00	71	116.08	146.33	163.50	147.75	149.00	167.92	151.17
72	108.08	136.25	151.75	137.50	138.75	155.92	140.75	72	120.17	151.42	168.67	152.83	154.17	173.17	156.33
73	111.58	140.50	156.08	141.92	143.17	160.08	145.25	73	123.92	156.17	173.42	157.67	159.00	177.83	161.33
74	114.75	144.58	160.17	146.00	147.33	164.25	149.25	74	127.50	160.67	178.00	162.25	163.58	182.42	165.92
75	117.67	148.25	164.00	149.75	151.08	167.92	153.08	75	130.75	164.75	182.25	166.42	167.83	186.50	170.17
76	120.33	151.58	167.42	153.08	154.50	171.00	156.58	76	133.75	168.42	186.00	170.25	171.67	190.00	174.00
77	123.00	154.92	171.00	156.42	157.75	174.08	160.00	77	136.67	172.08	190.00	173.83	175.33	193.42	177.75
78	125.33	157.83	174.08	159.42	160.83	176.75	163.17	78	139.33	175.42	193.42	177.17	178.67	196.42	181.25
79	127.50	160.67	177.00	162.17	163.58	179.25	165.92	79	141.67	178.50	196.75	180.17	181.75	199.17	184.33
80	129.58	163.25	179.33	164.83	166.25	181.50	168.50	80	144.00	181.33	199.25	183.17	184.83	201.67	187.33
81	131.42	165.67	181.58	167.25	168.67	183.92	171.00	81	146.00	184.00	201.75	185.83	187.42	204.33	190.00
82	133.17	167.83	183.83	169.42	170.92	186.17	173.33	82	148.00	186.50	204.25	188.33	189.92	207.00	192.67
83	134.92	170.08	185.92	171.67	173.17	188.50	175.50	83	149.92	188.83	206.50	190.75	192.42	209.42	195.17
84	136.67	172.08	188.00	173.83	175.25	190.75	177.75	84	151.75	191.17	208.83	193.08	194.75	211.92	197.50
85	138.17	174.08	189.92	175.75	177.33	192.83	179.83	85	153.50	193.42	211.00	195.42	197.08	214.25	199.92
86	139.75	176.08	191.83	177.83	179.33	194.75	181.75	86	155.17	195.67	213.17	197.58	199.25	216.50	202.00
87	141.17	177.92	193.50	179.75	181.25	196.75	183.75	87	157.00	197.67	215.08	199.67	201.42	218.50	204.17
88	142.67	179.75	195.42	181.42	183.08	198.50	185.67	88	158.50	199.67	217.00	201.67	203.42	220.58	206.25
89	144.00	181.42	197.08	183.17	184.83	200.25	187.33	89	160.00	201.58	219.00	203.58	205.25	222.50	208.17
90	145.33	182.92	198.75	184.83	186.42	201.83	189.08	90	161.42	203.42	220.75	205.42	207.17	224.25	210.08
91	146.42	184.50	200.25	186.33	188.00	203.42	190.58	91	162.75	205.00	222.58	207.08	208.83	225.83	211.83
92	147.58	185.92	201.75	187.75	189.42	204.75	192.00	92	164.00	206.50	224.17	208.67	210.42	227.58	213.42
93	148.67	187.25	203.08	189.08	190.75	206.08	193.33	93	165.08	208.00	225.58	210.08	211.92	229.00	214.83
94	149.58	188.42	204.25	190.33	191.92	207.25	194.58	94	166.17	209.42	226.92	211.42	213.33	230.17	216.25
95	150.42	189.58	205.42	191.33	193.08	208.25	195.75	95	167.17	210.58	228.17	212.58	214.58	231.33	217.50
96	151.33	190.58	206.50	192.50	194.25	209.33	196.92	96	168.08	211.83	229.42	213.83	215.83	232.58	218.75
97	152.17	191.75	207.67	193.67	195.42	210.33	198.08	97	169.17	213.08	230.83	215.17	217.00	233.75	220.17
98	153.08	192.92	208.83	194.75	196.58	211.42	199.25	98	170.17	214.42	232.08	216.50	218.33	235.00	221.42
99	154.00	194.08	210.00	195.92	197.67	212.50	200.42	99	171.17	215.58	233.25	217.75	219.58	236.08	222.67

(Add \$25 One-time Policy Fee)

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

VIRGINIA

FOR USE IN VIRGINIA ZIP CODES: ALL EXCEPT 220-225, 230-238

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	71.17	89.58	100.83	90.50	91.33	104.08	92.58	65	79.08	99.58	112.00	100.50	101.42	115.67	102.83
66	71.17	89.58	100.83	90.50	91.33	104.08	92.58	66	79.08	99.58	112.00	100.50	101.42	115.67	102.83
67	71.17	89.58	100.83	90.50	91.33	104.08	92.58	67	79.08	99.58	112.00	100.50	101.42	115.67	102.83
68	74.17	93.42	105.25	94.33	95.17	108.50	96.50	68	82.33	103.83	117.00	104.83	105.75	120.50	107.17
69	77.50	97.58	109.58	98.50	99.33	112.75	100.83	69	86.08	108.50	121.83	109.50	110.50	125.17	111.92
70	80.50	101.50	113.75	102.50	103.33	116.83	104.83	70	89.50	112.75	126.33	113.83	114.83	129.83	116.50
71	83.58	105.25	117.75	106.42	107.25	120.92	108.83	71	92.83	117.08	130.83	118.17	119.17	134.33	120.92
72	86.50	109.00	121.42	110.00	111.00	124.75	112.58	72	96.17	121.17	134.92	122.25	123.33	138.50	125.08
73	89.25	112.42	124.83	113.50	114.50	128.08	116.17	73	99.17	124.92	138.75	126.17	127.17	142.25	129.08
74	91.83	115.67	128.17	116.83	117.83	131.42	119.42	74	102.00	128.50	142.42	129.83	130.83	145.92	132.75
75	94.17	118.58	131.17	119.83	120.83	134.33	122.50	75	104.58	131.83	145.83	133.17	134.25	149.17	136.17
76	96.25	121.25	133.92	122.50	123.58	136.83	125.25	76	107.00	134.75	148.83	136.17	137.33	152.00	139.17
77	98.42	123.92	136.83	125.17	126.17	139.25	128.00	77	109.33	137.67	152.00	139.08	140.25	154.75	142.17
78	100.25	126.25	139.25	127.50	128.67	141.42	130.50	78	111.50	140.33	154.75	141.75	142.92	157.17	145.00
79	102.00	128.50	141.58	129.75	130.83	143.42	132.75	79	113.33	142.83	157.42	144.17	145.42	159.33	147.50
80	103.67	130.58	143.50	131.83	133.00	145.17	134.83	80	115.17	145.08	159.42	146.50	147.83	161.33	149.83
81	105.17	132.50	145.25	133.83	134.92	147.17	136.83	81	116.83	147.17	161.42	148.67	149.92	163.50	152.00
82	106.50	134.25	147.08	135.50	136.75	148.92	138.67	82	118.42	149.17	163.42	150.67	151.92	165.58	154.17
83	107.92	136.08	148.75	137.33	138.50	150.83	140.42	83	119.92	151.08	165.17	152.58	153.92	167.50	156.17
84	109.33	137.67	150.42	139.08	140.17	152.58	142.17	84	121.42	152.92	167.08	154.50	155.83	169.50	158.00
85	110.50	139.25	151.92	140.58	141.83	154.25	143.83	85	122.83	154.75	168.83	156.33	157.67	171.42	159.92
86	111.83	140.83	153.50	142.25	143.50	155.83	145.42	86	124.17	156.50	170.50	158.08	159.42	173.17	161.58
87	112.92	142.33	154.83	143.83	145.00	157.42	147.00	87	125.58	158.17	172.08	159.75	161.17	174.83	163.33
88	114.17	143.83	156.33	145.17	146.50	158.83	148.50	88	126.83	159.75	173.58	161.33	162.75	176.50	165.00
89	115.17	145.17	157.67	146.50	147.83	160.17	149.83	89	128.00	161.25	175.17	162.83	164.17	178.00	166.50
90	116.25	146.33	159.00	147.83	149.17	161.50	151.25	90	129.17	162.75	176.58	164.33	165.75	179.42	168.08
91	117.17	147.58	160.17	149.08	150.42	162.75	152.50	91	130.17	164.00	178.08	165.67	167.08	180.67	169.50
92	118.08	148.75	161.42	150.17	151.50	163.83	153.58	92	131.17	165.17	179.33	166.92	168.33	182.08	170.75
93	118.92	149.83	162.50	151.25	152.58	164.83	154.67	93	132.08	166.42	180.50	168.08	169.50	183.17	171.83
94	119.67	150.75	163.42	152.25	153.50	165.83	155.67	94	132.92	167.50	181.50	169.17	170.67	184.17	173.00
95	120.33	151.67	164.33	153.08	154.50	166.58	156.58	95	133.75	168.50	182.50	170.08	171.67	185.08	174.00
96	121.08	152.50	165.17	154.00	155.42	167.50	157.50	96	134.50	169.50	183.50	171.08	172.67	186.08	175.00
97	121.75	153.42	166.17	154.92	156.33	168.25	158.50	97	135.33	170.50	184.67	172.17	173.58	187.00	176.17
98	122.50	154.33	167.08	155.83	157.25	169.17	159.42	98	136.17	171.50	185.67	173.17	174.67	188.00	177.17
99	123.17	155.25	168.00	156.75	158.17	170.00	160.33	99	136.92	172.50	186.58	174.17	175.67	188.83	178.17

(Add \$25 One-time Policy Fee)