

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

WEST VIRGINIA

FOR USE IN WEST VIRGINIA ZIP CODES: ALL OF STATE

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

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-Rev. 10/08 WV

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

WEST VIRGINIA

FOR USE IN WEST VIRGINIA ZIP CODES: ALL OF STATE

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

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

WEST VIRGINIA

FOR USE IN WEST VIRGINIA ZIP CODES: ALL OF STATE

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

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/08

WEST VIRGINIA

FOR USE IN WEST VIRGINIA ZIP CODES: ALL OF STATE

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