

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 330-333

MALE RATES

Issue Age	Non-Tobacco User							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	2,756	3,479	4,160	3,695	3,775	4,212	3,897	3,062	3,868	4,619	4,109	4,194	4,680	4,329
66	2,756	3,479	4,160	3,695	3,775	4,212	3,897	3,062	3,868	4,619	4,109	4,194	4,680	4,329
67	2,756	3,479	4,160	3,695	3,775	4,212	3,897	3,062	3,868	4,619	4,109	4,194	4,680	4,329
68	2,849	3,605	4,295	3,845	3,924	4,351	4,045	3,163	4,003	4,772	4,270	4,358	4,833	4,496
69	2,923	3,708	4,406	3,965	4,039	4,466	4,171	3,247	4,118	4,900	4,405	4,489	4,959	4,635
70	2,990	3,802	4,516	4,077	4,156	4,574	4,288	3,323	4,226	5,018	4,529	4,619	5,080	4,766
71	3,058	3,899	4,624	4,194	4,277	4,685	4,408	3,397	4,331	5,139	4,658	4,752	5,204	4,901
72	3,119	3,985	4,721	4,298	4,385	4,784	4,523	3,465	4,428	5,247	4,775	4,873	5,314	5,027
73	3,170	4,064	4,820	4,401	4,493	4,885	4,633	3,523	4,516	5,357	4,889	4,993	5,427	5,146
74	3,220	4,136	4,910	4,498	4,586	4,975	4,734	3,575	4,597	5,458	4,997	5,096	5,528	5,260
75	3,258	4,198	4,991	4,585	4,680	5,054	4,824	3,618	4,666	5,546	5,092	5,197	5,618	5,359
76	3,292	4,257	5,072	4,667	4,765	5,139	4,910	3,658	4,732	5,638	5,188	5,292	5,711	5,458
77	3,319	4,306	5,144	4,745	4,842	5,213	4,993	3,686	4,784	5,717	5,274	5,380	5,792	5,548
78	3,341	4,349	5,211	4,817	4,916	5,278	5,071	3,712	4,833	5,791	5,353	5,461	5,864	5,632
79	3,361	4,392	5,279	4,887	4,988	5,346	5,144	3,735	4,882	5,864	5,431	5,544	5,942	5,715
80	3,379	4,430	5,344	4,957	5,058	5,414	5,218	3,757	4,923	5,940	5,510	5,623	6,016	5,798
81	3,382	4,457	5,404	5,020	5,121	5,474	5,285	3,760	4,954	6,003	5,576	5,692	6,082	5,868
82	3,397	4,482	5,461	5,080	5,186	5,531	5,346	3,775	4,982	6,070	5,647	5,762	6,149	5,942
83	3,407	4,516	5,526	5,146	5,249	5,596	5,414	3,785	5,018	6,142	5,719	5,834	6,219	6,019
84	3,415	4,541	5,584	5,211	5,315	5,657	5,486	3,796	5,045	6,205	5,791	5,909	6,286	6,095
85	3,425	4,567	5,645	5,272	5,380	5,717	5,549	3,807	5,074	6,269	5,859	5,978	6,350	6,167
86	3,442	4,594	5,710	5,339	5,449	5,782	5,621	3,823	5,105	6,343	5,931	6,053	6,422	6,244
87	3,451	4,619	5,767	5,404	5,508	5,843	5,681	3,834	5,130	6,412	6,001	6,120	6,491	6,314
88	3,460	4,637	5,818	5,456	5,566	5,893	5,742	3,843	5,152	6,466	6,061	6,183	6,550	6,381
89	3,476	4,667	5,890	5,526	5,639	5,963	5,816	3,861	5,186	6,541	6,142	6,264	6,626	6,462
90	3,492	4,694	5,962	5,598	5,710	6,037	5,890	3,879	5,218	6,624	6,221	6,343	6,707	6,541
91	3,505	4,718	6,026	5,663	5,773	6,102	5,954	3,893	5,242	6,696	6,293	6,415	6,781	6,619
92	3,510	4,730	6,082	5,719	5,832	6,160	6,016	3,899	5,256	6,757	6,356	6,480	6,844	6,683
93	3,514	4,736	6,134	5,774	5,886	6,214	6,071	3,902	5,261	6,818	6,415	6,539	6,905	6,748
94	3,515	4,741	6,187	5,825	5,936	6,266	6,127	3,908	5,269	6,872	6,471	6,599	6,961	6,806
95	3,521	4,752	6,242	5,881	5,992	6,318	6,183	3,910	5,279	6,935	6,532	6,658	7,020	6,871
96	3,523	4,761	6,295	5,935	6,048	6,372	6,242	3,915	5,290	6,993	6,595	6,721	7,083	6,935
97	3,524	4,770	6,349	5,990	6,104	6,430	6,298	3,917	5,303	7,054	6,655	6,782	7,144	6,998
98	3,528	4,781	6,404	6,046	6,160	6,485	6,356	3,920	5,310	7,114	6,718	6,844	7,205	7,061
99	3,532	4,790	6,458	6,100	6,217	6,539	6,415	3,924	5,321	7,177	6,777	6,908	7,268	7,128

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764 Rev. 12/08 FL

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 334, 349

MALE RATES

Issue Age	Non-Tobacco User							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	2,220	2,803	3,351	2,977	3,041	3,393	3,139	2,466	3,116	3,721	3,310	3,379	3,770	3,487
66	2,220	2,803	3,351	2,977	3,041	3,393	3,139	2,466	3,116	3,721	3,310	3,379	3,770	3,487
67	2,220	2,803	3,351	2,977	3,041	3,393	3,139	2,466	3,116	3,721	3,310	3,379	3,770	3,487
68	2,295	2,904	3,460	3,097	3,161	3,505	3,258	2,548	3,225	3,844	3,439	3,510	3,893	3,622
69	2,355	2,987	3,550	3,194	3,254	3,597	3,360	2,616	3,318	3,947	3,548	3,616	3,995	3,734
70	2,408	3,062	3,638	3,284	3,348	3,684	3,454	2,677	3,405	4,043	3,648	3,721	4,092	3,840
71	2,464	3,141	3,725	3,379	3,445	3,774	3,551	2,736	3,489	4,140	3,753	3,828	4,192	3,948
72	2,513	3,210	3,803	3,463	3,532	3,854	3,644	2,791	3,567	4,227	3,847	3,925	4,280	4,050
73	2,553	3,274	3,883	3,545	3,619	3,935	3,732	2,838	3,638	4,315	3,938	4,022	4,372	4,146
74	2,594	3,332	3,956	3,624	3,695	4,008	3,814	2,880	3,703	4,396	4,025	4,105	4,453	4,237
75	2,625	3,381	4,021	3,693	3,770	4,072	3,886	2,915	3,758	4,467	4,102	4,186	4,525	4,317
76	2,652	3,429	4,086	3,760	3,838	4,140	3,956	2,946	3,812	4,541	4,179	4,263	4,601	4,396
77	2,674	3,468	4,144	3,822	3,901	4,199	4,022	2,970	3,854	4,605	4,249	4,334	4,666	4,469
78	2,691	3,503	4,198	3,880	3,960	4,251	4,085	2,990	3,893	4,665	4,312	4,399	4,724	4,537
79	2,707	3,538	4,253	3,937	4,018	4,307	4,144	3,009	3,932	4,724	4,375	4,466	4,786	4,604
80	2,722	3,568	4,305	3,993	4,075	4,362	4,204	3,026	3,966	4,785	4,438	4,530	4,846	4,670
81	2,725	3,590	4,353	4,044	4,125	4,409	4,257	3,029	3,990	4,836	4,492	4,585	4,900	4,727
82	2,736	3,611	4,399	4,092	4,177	4,456	4,307	3,041	4,014	4,889	4,549	4,641	4,953	4,786
83	2,745	3,638	4,452	4,146	4,228	4,508	4,362	3,049	4,043	4,947	4,607	4,699	5,010	4,849
84	2,751	3,658	4,498	4,198	4,282	4,557	4,420	3,058	4,064	4,998	4,665	4,760	5,063	4,910
85	2,759	3,679	4,547	4,247	4,334	4,605	4,470	3,067	4,088	5,050	4,720	4,815	5,116	4,968
86	2,772	3,700	4,599	4,301	4,389	4,657	4,528	3,080	4,112	5,110	4,778	4,876	5,174	5,030
87	2,780	3,721	4,646	4,353	4,437	4,707	4,576	3,089	4,133	5,165	4,834	4,930	5,229	5,087
88	2,787	3,735	4,686	4,395	4,483	4,747	4,626	3,096	4,150	5,208	4,882	4,981	5,277	5,140
89	2,800	3,760	4,744	4,452	4,543	4,804	4,685	3,110	4,177	5,269	4,947	5,046	5,337	5,206
90	2,813	3,782	4,802	4,510	4,599	4,863	4,744	3,125	4,204	5,336	5,011	5,110	5,403	5,269
91	2,823	3,800	4,855	4,562	4,650	4,916	4,797	3,136	4,222	5,394	5,069	5,168	5,462	5,332
92	2,828	3,811	4,900	4,607	4,698	4,962	4,846	3,141	4,234	5,443	5,120	5,220	5,513	5,384
93	2,830	3,815	4,942	4,652	4,742	5,005	4,891	3,144	4,238	5,493	5,168	5,268	5,562	5,436
94	2,832	3,819	4,984	4,692	4,782	5,047	4,936	3,148	4,244	5,536	5,213	5,316	5,607	5,482
95	2,836	3,828	5,029	4,737	4,827	5,090	4,981	3,149	4,253	5,587	5,262	5,364	5,655	5,535
96	2,838	3,835	5,071	4,781	4,872	5,133	5,029	3,154	4,262	5,633	5,313	5,414	5,706	5,587
97	2,839	3,843	5,114	4,826	4,917	5,179	5,074	3,155	4,272	5,683	5,361	5,464	5,755	5,638
98	2,842	3,851	5,159	4,871	4,962	5,224	5,120	3,158	4,278	5,730	5,411	5,513	5,804	5,688
99	2,845	3,858	5,203	4,914	5,008	5,268	5,168	3,161	4,286	5,781	5,459	5,565	5,855	5,742

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/08

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 337, 346

MALE RATES

Issue Age	Non-Tobacco User							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	1,990	2,513	3,004	2,669	2,726	3,042	2,815	2,211	2,794	3,336	2,968	3,029	3,380	3,127
66	1,990	2,513	3,004	2,669	2,726	3,042	2,815	2,211	2,794	3,336	2,968	3,029	3,380	3,127
67	1,990	2,513	3,004	2,669	2,726	3,042	2,815	2,211	2,794	3,336	2,968	3,029	3,380	3,127
68	2,058	2,604	3,102	2,777	2,834	3,142	2,921	2,284	2,891	3,446	3,084	3,147	3,491	3,247
69	2,111	2,678	3,182	2,864	2,917	3,225	3,012	2,345	2,974	3,539	3,181	3,242	3,582	3,348
70	2,159	2,746	3,262	2,945	3,002	3,303	3,097	2,400	3,052	3,624	3,271	3,336	3,669	3,442
71	2,209	2,816	3,340	3,029	3,089	3,384	3,184	2,453	3,128	3,712	3,364	3,432	3,758	3,540
72	2,253	2,878	3,410	3,104	3,167	3,455	3,267	2,503	3,198	3,790	3,449	3,519	3,838	3,631
73	2,289	2,935	3,481	3,179	3,245	3,528	3,346	2,544	3,262	3,869	3,531	3,606	3,920	3,717
74	2,326	2,987	3,546	3,249	3,312	3,593	3,419	2,582	3,320	3,942	3,609	3,680	3,992	3,799
75	2,353	3,032	3,605	3,311	3,380	3,650	3,484	2,613	3,370	4,005	3,678	3,753	4,057	3,870
76	2,378	3,075	3,663	3,371	3,441	3,712	3,546	2,642	3,418	4,072	3,747	3,822	4,125	3,942
77	2,397	3,110	3,715	3,427	3,497	3,765	3,606	2,662	3,455	4,129	3,809	3,886	4,183	4,007
78	2,413	3,141	3,764	3,479	3,550	3,812	3,662	2,681	3,491	4,182	3,866	3,944	4,235	4,068
79	2,427	3,172	3,813	3,530	3,602	3,861	3,715	2,698	3,526	4,235	3,922	4,004	4,291	4,128
80	2,440	3,199	3,860	3,580	3,653	3,910	3,769	2,713	3,556	4,290	3,979	4,061	4,345	4,187
81	2,443	3,219	3,903	3,626	3,699	3,953	3,817	2,716	3,578	4,336	4,027	4,111	4,393	4,238
82	2,453	3,237	3,944	3,669	3,745	3,995	3,861	2,726	3,598	4,384	4,078	4,161	4,441	4,291
83	2,461	3,262	3,991	3,717	3,791	4,042	3,910	2,734	3,624	4,436	4,130	4,213	4,492	4,347
84	2,466	3,280	4,033	3,764	3,839	4,086	3,962	2,742	3,644	4,481	4,182	4,268	4,540	4,402
85	2,474	3,298	4,077	3,808	3,886	4,129	4,008	2,750	3,665	4,528	4,232	4,317	4,586	4,454
86	2,486	3,318	4,124	3,856	3,935	4,176	4,060	2,761	3,687	4,581	4,284	4,372	4,638	4,510
87	2,492	3,336	4,165	3,903	3,978	4,220	4,103	2,769	3,705	4,631	4,334	4,420	4,688	4,560
88	2,499	3,349	4,202	3,940	4,020	4,256	4,147	2,776	3,721	4,670	4,377	4,466	4,731	4,609
89	2,510	3,371	4,254	3,991	4,073	4,307	4,200	2,789	3,745	4,724	4,436	4,524	4,785	4,667
90	2,522	3,390	4,306	4,043	4,124	4,360	4,254	2,802	3,769	4,784	4,493	4,581	4,844	4,724
91	2,531	3,407	4,352	4,090	4,169	4,407	4,300	2,812	3,786	4,836	4,545	4,633	4,897	4,780
92	2,535	3,416	4,393	4,130	4,212	4,449	4,345	2,816	3,796	4,880	4,590	4,680	4,943	4,827
93	2,538	3,420	4,430	4,170	4,251	4,488	4,385	2,818	3,800	4,924	4,633	4,723	4,987	4,874
94	2,539	3,424	4,468	4,207	4,287	4,525	4,425	2,822	3,805	4,963	4,674	4,766	5,027	4,915
95	2,543	3,432	4,508	4,247	4,328	4,563	4,466	2,824	3,813	5,009	4,718	4,809	5,070	4,962
96	2,544	3,439	4,546	4,286	4,368	4,602	4,508	2,828	3,821	5,051	4,763	4,854	5,116	5,009
97	2,545	3,445	4,585	4,326	4,408	4,644	4,549	2,829	3,830	5,095	4,806	4,898	5,160	5,054
98	2,548	3,453	4,625	4,367	4,449	4,684	4,590	2,831	3,835	5,138	4,852	4,943	5,204	5,100
99	2,551	3,459	4,664	4,406	4,490	4,723	4,633	2,834	3,843	5,183	4,895	4,989	5,249	5,148

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/08

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 321, 323-326, 344, 347

MALE RATES

Issue Age	Non-Tobacco User							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	1,761	2,223	2,658	2,361	2,412	2,691	2,490	1,956	2,471	2,951	2,625	2,680	2,990	2,766
66	1,761	2,223	2,658	2,361	2,412	2,691	2,490	1,956	2,471	2,951	2,625	2,680	2,990	2,766
67	1,761	2,223	2,658	2,361	2,412	2,691	2,490	1,956	2,471	2,951	2,625	2,680	2,990	2,766
68	1,820	2,303	2,744	2,456	2,507	2,780	2,584	2,021	2,558	3,049	2,728	2,784	3,088	2,873
69	1,868	2,369	2,815	2,533	2,581	2,853	2,665	2,075	2,631	3,130	2,814	2,868	3,168	2,961
70	1,910	2,429	2,885	2,605	2,655	2,922	2,739	2,123	2,700	3,206	2,893	2,951	3,245	3,045
71	1,954	2,491	2,954	2,680	2,732	2,993	2,816	2,170	2,767	3,283	2,976	3,036	3,325	3,131
72	1,993	2,546	3,016	2,746	2,801	3,057	2,890	2,214	2,829	3,352	3,051	3,113	3,395	3,212
73	2,025	2,597	3,080	2,812	2,870	3,121	2,960	2,251	2,885	3,422	3,123	3,190	3,467	3,288
74	2,057	2,643	3,137	2,874	2,930	3,179	3,025	2,284	2,937	3,487	3,192	3,256	3,532	3,360
75	2,082	2,682	3,189	2,929	2,990	3,229	3,082	2,312	2,981	3,543	3,253	3,320	3,589	3,424
76	2,103	2,720	3,241	2,982	3,044	3,283	3,137	2,337	3,023	3,602	3,314	3,381	3,649	3,487
77	2,121	2,751	3,287	3,031	3,094	3,330	3,190	2,355	3,057	3,652	3,370	3,437	3,701	3,544
78	2,134	2,778	3,329	3,077	3,141	3,372	3,240	2,371	3,088	3,700	3,420	3,489	3,747	3,598
79	2,147	2,806	3,373	3,122	3,187	3,416	3,287	2,386	3,119	3,747	3,470	3,542	3,796	3,651
80	2,159	2,830	3,414	3,167	3,232	3,459	3,334	2,400	3,145	3,795	3,520	3,593	3,843	3,704
81	2,161	2,847	3,452	3,207	3,272	3,497	3,376	2,402	3,165	3,835	3,563	3,636	3,886	3,749
82	2,170	2,864	3,489	3,245	3,313	3,534	3,416	2,412	3,183	3,878	3,608	3,681	3,928	3,796
83	2,177	2,885	3,531	3,288	3,353	3,575	3,459	2,418	3,206	3,924	3,654	3,727	3,973	3,846
84	2,182	2,901	3,567	3,329	3,396	3,614	3,505	2,425	3,223	3,964	3,700	3,775	4,016	3,894
85	2,188	2,918	3,606	3,368	3,437	3,652	3,545	2,432	3,242	4,005	3,743	3,819	4,057	3,940
86	2,199	2,935	3,648	3,411	3,481	3,694	3,591	2,443	3,261	4,053	3,789	3,867	4,103	3,989
87	2,205	2,951	3,685	3,452	3,519	3,733	3,629	2,450	3,278	4,096	3,834	3,910	4,147	4,034
88	2,210	2,962	3,717	3,486	3,556	3,765	3,669	2,455	3,291	4,131	3,872	3,950	4,185	4,077
89	2,221	2,982	3,763	3,531	3,603	3,810	3,716	2,467	3,313	4,179	3,924	4,002	4,233	4,129
90	2,231	2,999	3,809	3,577	3,648	3,857	3,763	2,478	3,334	4,232	3,974	4,053	4,285	4,179
91	2,239	3,014	3,850	3,618	3,688	3,899	3,804	2,487	3,349	4,278	4,020	4,099	4,332	4,229
92	2,243	3,022	3,886	3,654	3,726	3,935	3,843	2,491	3,358	4,317	4,061	4,140	4,372	4,270
93	2,245	3,026	3,919	3,689	3,761	3,970	3,879	2,493	3,361	4,356	4,099	4,178	4,411	4,311
94	2,246	3,029	3,953	3,721	3,793	4,003	3,915	2,497	3,366	4,391	4,134	4,216	4,447	4,348
95	2,249	3,036	3,988	3,757	3,828	4,037	3,950	2,498	3,373	4,431	4,173	4,254	4,485	4,390
96	2,251	3,042	4,022	3,792	3,864	4,071	3,988	2,501	3,380	4,468	4,214	4,294	4,525	4,431
97	2,252	3,048	4,056	3,827	3,900	4,108	4,024	2,502	3,388	4,507	4,252	4,333	4,564	4,471
98	2,254	3,054	4,092	3,863	3,935	4,143	4,061	2,505	3,393	4,545	4,292	4,372	4,603	4,511
99	2,256	3,060	4,126	3,897	3,972	4,178	4,099	2,507	3,399	4,585	4,330	4,414	4,644	4,554

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/08

FLORIDA

FOR USE IN FLORIDA ZIP CODES: ALL EXCEPT 321, 323-326, 330-334, 337, 344, 346-347, 349

MALE RATES

Issue Age	Non-Tobacco User							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	1,837	2,320	2,773	2,464	2,516	2,808	2,598	2,041	2,579	3,079	2,740	2,796	3,120	2,886
66	1,837	2,320	2,773	2,464	2,516	2,808	2,598	2,041	2,579	3,079	2,740	2,796	3,120	2,886
67	1,837	2,320	2,773	2,464	2,516	2,808	2,598	2,041	2,579	3,079	2,740	2,796	3,120	2,886
68	1,900	2,404	2,863	2,563	2,616	2,900	2,696	2,108	2,669	3,181	2,846	2,905	3,222	2,998
69	1,949	2,472	2,938	2,644	2,693	2,977	2,780	2,165	2,746	3,266	2,936	2,993	3,306	3,090
70	1,993	2,534	3,011	2,718	2,771	3,049	2,858	2,215	2,818	3,346	3,019	3,079	3,386	3,178
71	2,039	2,599	3,083	2,796	2,851	3,124	2,939	2,264	2,887	3,426	3,106	3,168	3,469	3,268
72	2,080	2,657	3,148	2,866	2,923	3,190	3,016	2,310	2,952	3,498	3,184	3,248	3,542	3,352
73	2,113	2,710	3,214	2,934	2,995	3,257	3,089	2,348	3,011	3,571	3,259	3,329	3,618	3,431
74	2,147	2,758	3,274	2,999	3,058	3,317	3,156	2,383	3,065	3,638	3,331	3,397	3,685	3,506
75	2,172	2,798	3,328	3,056	3,120	3,370	3,216	2,412	3,110	3,697	3,395	3,464	3,745	3,572
76	2,195	2,838	3,382	3,112	3,176	3,426	3,274	2,438	3,155	3,758	3,458	3,528	3,808	3,638
77	2,213	2,870	3,430	3,163	3,228	3,475	3,329	2,458	3,190	3,811	3,516	3,587	3,862	3,698
78	2,227	2,899	3,474	3,211	3,277	3,518	3,380	2,474	3,222	3,860	3,569	3,641	3,910	3,755
79	2,240	2,928	3,520	3,258	3,325	3,564	3,430	2,490	3,254	3,910	3,620	3,696	3,961	3,810
80	2,252	2,953	3,563	3,305	3,372	3,610	3,479	2,504	3,282	3,960	3,673	3,749	4,010	3,865
81	2,255	2,971	3,602	3,347	3,414	3,649	3,523	2,507	3,302	4,002	3,718	3,794	4,055	3,912
82	2,264	2,988	3,641	3,386	3,457	3,688	3,564	2,516	3,322	4,046	3,764	3,841	4,099	3,961
83	2,272	3,011	3,684	3,431	3,499	3,731	3,610	2,524	3,346	4,094	3,812	3,889	4,146	4,013
84	2,276	3,028	3,722	3,474	3,544	3,772	3,658	2,531	3,364	4,136	3,860	3,940	4,190	4,063
85	2,284	3,044	3,763	3,515	3,587	3,811	3,700	2,538	3,383	4,180	3,906	3,985	4,234	4,111
86	2,294	3,062	3,806	3,559	3,632	3,854	3,748	2,549	3,403	4,229	3,954	4,036	4,282	4,163
87	2,300	3,079	3,845	3,602	3,672	3,895	3,787	2,556	3,420	4,274	4,001	4,080	4,327	4,210
88	2,306	3,091	3,878	3,637	3,710	3,929	3,828	2,562	3,434	4,310	4,040	4,122	4,367	4,254
89	2,317	3,112	3,926	3,684	3,760	3,976	3,877	2,574	3,457	4,361	4,094	4,176	4,417	4,308
90	2,328	3,130	3,974	3,732	3,806	4,025	3,926	2,586	3,479	4,416	4,147	4,229	4,471	4,361
91	2,336	3,145	4,018	3,775	3,848	4,068	3,970	2,596	3,494	4,464	4,195	4,277	4,520	4,412
92	2,340	3,154	4,055	3,812	3,888	4,106	4,010	2,599	3,504	4,505	4,237	4,320	4,562	4,456
93	2,342	3,157	4,090	3,850	3,924	4,142	4,048	2,602	3,508	4,546	4,277	4,360	4,603	4,499
94	2,344	3,161	4,124	3,883	3,958	4,177	4,085	2,605	3,512	4,582	4,314	4,399	4,640	4,537
95	2,347	3,168	4,162	3,920	3,995	4,212	4,122	2,606	3,520	4,624	4,355	4,439	4,680	4,580
96	2,348	3,174	4,196	3,956	4,032	4,248	4,162	2,610	3,527	4,662	4,397	4,481	4,722	4,624
97	2,350	3,180	4,232	3,994	4,069	4,286	4,199	2,611	3,535	4,703	4,436	4,522	4,763	4,666
98	2,352	3,187	4,270	4,031	4,106	4,324	4,237	2,614	3,540	4,742	4,478	4,562	4,804	4,708
99	2,354	3,193	4,306	4,067	4,145	4,360	4,277	2,616	3,547	4,784	4,518	4,606	4,846	4,752

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/08

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 330-333

FEMALE RATES

Non-Tobacco User								Standard							
Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	2,396	3,028	3,614	3,213	3,281	3,661	3,389	65	2,660	3,364	4,018	3,573	3,645	4,068	3,764
66	2,396	3,028	3,614	3,213	3,281	3,661	3,389	66	2,660	3,364	4,018	3,573	3,645	4,068	3,764
67	2,396	3,028	3,614	3,213	3,281	3,661	3,389	67	2,660	3,364	4,018	3,573	3,645	4,068	3,764
68	2,477	3,136	3,735	3,343	3,411	3,782	3,517	68	2,752	3,483	4,149	3,713	3,787	4,203	3,908
69	2,542	3,224	3,832	3,447	3,514	3,881	3,627	69	2,824	3,582	4,261	3,830	3,902	4,313	4,028
70	2,601	3,307	3,928	3,544	3,614	3,978	3,730	70	2,889	3,676	4,363	3,938	4,018	4,419	4,144
71	2,657	3,391	4,021	3,645	3,717	4,072	3,834	71	2,954	3,766	4,469	4,050	4,131	4,525	4,262
72	2,711	3,465	4,109	3,737	3,812	4,160	3,933	72	3,013	3,848	4,565	4,153	4,237	4,621	4,372
73	2,756	3,533	4,190	3,827	3,908	4,246	4,028	73	3,064	3,926	4,658	4,252	4,340	4,720	4,475
74	2,799	3,596	4,270	3,910	3,989	4,327	4,115	74	3,109	3,998	4,743	4,347	4,432	4,806	4,572
75	2,833	3,650	4,340	3,985	4,066	4,397	4,194	75	3,145	4,054	4,824	4,428	4,520	4,885	4,660
76	2,862	3,703	4,408	4,061	4,140	4,469	4,270	76	3,179	4,115	4,901	4,513	4,601	4,963	4,743
77	2,885	3,744	4,473	4,129	4,212	4,532	4,340	77	3,206	4,162	4,972	4,586	4,680	5,036	4,826
78	2,903	3,782	4,531	4,189	4,277	4,590	4,408	78	3,227	4,203	5,035	4,653	4,752	5,098	4,900
79	2,923	3,820	4,590	4,252	4,336	4,649	4,473	79	3,247	4,244	5,098	4,721	4,819	5,168	4,972
80	2,939	3,852	4,648	4,313	4,401	4,709	4,538	80	3,263	4,280	5,164	4,790	4,889	5,234	5,042
81	2,943	3,877	4,698	4,365	4,453	4,759	4,594	81	3,271	4,306	5,220	4,851	4,950	5,288	5,103
82	2,952	3,899	4,748	4,419	4,507	4,811	4,649	82	3,280	4,331	5,278	4,909	5,008	5,344	5,168
83	2,963	3,926	4,804	4,475	4,567	4,867	4,711	83	3,292	4,363	5,339	4,973	5,074	5,409	5,234
84	2,970	3,949	4,856	4,531	4,622	4,921	4,770	84	3,299	4,387	5,395	5,035	5,139	5,465	5,297
85	2,977	3,971	4,907	4,585	4,680	4,972	4,826	85	3,310	4,412	5,454	5,094	5,197	5,524	5,362
86	2,992	3,996	4,963	4,642	4,738	5,027	4,887	86	3,325	4,437	5,513	5,159	5,263	5,587	5,429
87	3,001	4,016	5,018	4,698	4,790	5,080	4,939	87	3,332	4,462	5,575	5,220	5,321	5,645	5,490
88	3,008	4,030	5,058	4,741	4,838	5,125	4,993	88	3,343	4,480	5,623	5,270	5,377	5,695	5,548
89	3,022	4,059	5,121	4,806	4,903	5,188	5,056	89	3,359	4,507	5,692	5,339	5,447	5,764	5,618
90	3,037	4,082	5,186	4,871	4,963	5,249	5,121	90	3,373	4,536	5,762	5,409	5,513	5,834	5,692
91	3,046	4,100	5,240	4,925	5,020	5,306	5,177	91	3,384	4,556	5,819	5,472	5,578	5,895	5,753
92	3,053	4,113	5,288	4,973	5,071	5,357	5,231	92	3,391	4,570	5,877	5,526	5,632	5,951	5,812
93	3,056	4,118	5,337	5,022	5,119	5,404	5,281	93	3,395	4,574	5,929	5,578	5,688	6,003	5,866
94	3,058	4,122	5,380	5,067	5,162	5,447	5,328	94	3,397	4,581	5,978	5,629	5,738	6,052	5,918
95	3,060	4,133	5,427	5,112	5,211	5,495	5,377	95	3,398	4,590	6,030	5,679	5,791	6,104	5,976
96	3,062	4,140	5,474	5,161	5,260	5,544	5,427	96	3,404	4,599	6,082	5,733	5,843	6,156	6,030
97	3,064	4,147	5,522	5,209	5,308	5,591	5,477	97	3,406	4,610	6,134	5,789	5,897	6,214	6,084
98	3,069	4,156	5,571	5,258	5,357	5,639	5,528	98	3,411	4,619	6,188	5,841	5,953	6,266	6,143
99	3,071	4,165	5,618	5,306	5,407	5,690	5,578	99	3,413	4,626	6,242	5,895	6,008	6,320	6,199

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/08

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 334, 349

FEMALE RATES

Issue Age	Non-Tobacco User							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	1,930	2,439	2,912	2,588	2,643	2,949	2,730	2,143	2,710	3,236	2,878	2,936	3,277	3,032
66	1,930	2,439	2,912	2,588	2,643	2,949	2,730	2,143	2,710	3,236	2,878	2,936	3,277	3,032
67	1,930	2,439	2,912	2,588	2,643	2,949	2,730	2,143	2,710	3,236	2,878	2,936	3,277	3,032
68	1,995	2,526	3,009	2,693	2,748	3,046	2,833	2,217	2,806	3,342	2,991	3,051	3,386	3,148
69	2,047	2,597	3,087	2,777	2,830	3,126	2,922	2,275	2,886	3,432	3,086	3,144	3,474	3,245
70	2,095	2,664	3,164	2,855	2,912	3,205	3,004	2,327	2,961	3,515	3,173	3,236	3,560	3,338
71	2,140	2,732	3,239	2,936	2,994	3,280	3,089	2,379	3,033	3,600	3,263	3,328	3,645	3,434
72	2,184	2,791	3,310	3,010	3,071	3,351	3,168	2,427	3,100	3,677	3,345	3,413	3,722	3,522
73	2,220	2,846	3,376	3,083	3,148	3,421	3,245	2,468	3,162	3,753	3,425	3,496	3,802	3,605
74	2,255	2,897	3,439	3,149	3,213	3,486	3,315	2,504	3,220	3,821	3,502	3,570	3,872	3,683
75	2,282	2,941	3,496	3,210	3,276	3,542	3,379	2,533	3,265	3,886	3,567	3,641	3,935	3,754
76	2,306	2,983	3,551	3,271	3,335	3,600	3,439	2,561	3,315	3,948	3,635	3,706	3,998	3,821
77	2,324	3,016	3,603	3,326	3,393	3,651	3,496	2,582	3,352	4,005	3,695	3,770	4,057	3,887
78	2,339	3,046	3,650	3,374	3,445	3,698	3,551	2,600	3,386	4,056	3,748	3,828	4,106	3,947
79	2,355	3,077	3,698	3,425	3,493	3,745	3,603	2,616	3,419	4,106	3,803	3,882	4,163	4,005
80	2,368	3,103	3,744	3,474	3,545	3,793	3,655	2,629	3,448	4,160	3,858	3,938	4,217	4,061
81	2,371	3,123	3,785	3,516	3,587	3,834	3,700	2,635	3,468	4,205	3,908	3,988	4,260	4,111
82	2,378	3,141	3,825	3,560	3,631	3,876	3,745	2,642	3,489	4,251	3,954	4,034	4,305	4,163
83	2,387	3,162	3,870	3,605	3,679	3,921	3,795	2,652	3,515	4,301	4,006	4,088	4,357	4,217
84	2,393	3,181	3,912	3,650	3,724	3,964	3,843	2,658	3,534	4,346	4,056	4,140	4,402	4,267
85	2,398	3,199	3,953	3,693	3,770	4,005	3,887	2,667	3,554	4,394	4,104	4,186	4,450	4,320
86	2,410	3,219	3,998	3,740	3,816	4,050	3,937	2,678	3,574	4,441	4,156	4,240	4,501	4,373
87	2,417	3,235	4,043	3,785	3,858	4,092	3,979	2,684	3,595	4,491	4,205	4,286	4,547	4,423
88	2,423	3,247	4,075	3,819	3,898	4,128	4,022	2,693	3,609	4,530	4,246	4,331	4,588	4,469
89	2,435	3,270	4,125	3,872	3,950	4,179	4,073	2,706	3,631	4,585	4,301	4,388	4,643	4,525
90	2,446	3,289	4,177	3,924	3,998	4,228	4,125	2,717	3,654	4,641	4,357	4,441	4,699	4,585
91	2,453	3,303	4,221	3,967	4,044	4,275	4,170	2,726	3,670	4,688	4,408	4,494	4,749	4,634
92	2,459	3,313	4,260	4,006	4,085	4,315	4,214	2,732	3,682	4,734	4,452	4,537	4,794	4,682
93	2,462	3,318	4,299	4,046	4,124	4,353	4,254	2,735	3,684	4,776	4,494	4,582	4,836	4,726
94	2,464	3,321	4,334	4,082	4,159	4,388	4,292	2,736	3,690	4,815	4,534	4,623	4,875	4,768
95	2,465	3,329	4,372	4,118	4,198	4,427	4,331	2,738	3,698	4,858	4,575	4,665	4,917	4,814
96	2,466	3,335	4,409	4,157	4,237	4,466	4,372	2,742	3,705	4,900	4,618	4,707	4,959	4,858
97	2,468	3,341	4,449	4,196	4,276	4,504	4,412	2,743	3,713	4,942	4,663	4,750	5,005	4,901
98	2,472	3,348	4,488	4,235	4,315	4,543	4,453	2,748	3,721	4,985	4,705	4,795	5,047	4,949
99	2,474	3,355	4,525	4,275	4,356	4,583	4,494	2,749	3,727	5,029	4,749	4,840	5,091	4,994

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/08

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 337, 346

FEMALE RATES

Issue Age	Non-Tobacco User							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	1,730	2,187	2,610	2,321	2,370	2,644	2,448	1,921	2,430	2,902	2,581	2,633	2,938	2,718
66	1,730	2,187	2,610	2,321	2,370	2,644	2,448	1,921	2,430	2,902	2,581	2,633	2,938	2,718
67	1,730	2,187	2,610	2,321	2,370	2,644	2,448	1,921	2,430	2,902	2,581	2,633	2,938	2,718
68	1,789	2,265	2,698	2,414	2,464	2,731	2,540	1,988	2,516	2,997	2,682	2,735	3,036	2,822
69	1,836	2,328	2,768	2,490	2,538	2,803	2,620	2,040	2,587	3,077	2,766	2,818	3,115	2,909
70	1,879	2,388	2,837	2,560	2,610	2,873	2,694	2,087	2,655	3,151	2,844	2,902	3,192	2,993
71	1,919	2,449	2,904	2,633	2,685	2,941	2,769	2,133	2,720	3,228	2,925	2,984	3,268	3,078
72	1,958	2,503	2,968	2,699	2,753	3,004	2,841	2,176	2,779	3,297	2,999	3,060	3,337	3,158
73	1,990	2,552	3,026	2,764	2,822	3,067	2,909	2,213	2,835	3,364	3,071	3,134	3,409	3,232
74	2,022	2,597	3,084	2,824	2,881	3,125	2,972	2,245	2,887	3,426	3,140	3,201	3,471	3,302
75	2,046	2,636	3,134	2,878	2,937	3,176	3,029	2,271	2,928	3,484	3,198	3,264	3,528	3,366
76	2,067	2,674	3,184	2,933	2,990	3,228	3,084	2,296	2,972	3,540	3,259	3,323	3,584	3,426
77	2,084	2,704	3,231	2,982	3,042	3,273	3,134	2,315	3,006	3,591	3,312	3,380	3,637	3,485
78	2,097	2,731	3,272	3,025	3,089	3,315	3,184	2,331	3,036	3,636	3,361	3,432	3,682	3,539
79	2,111	2,759	3,315	3,071	3,132	3,358	3,231	2,345	3,065	3,682	3,410	3,480	3,732	3,591
80	2,123	2,782	3,357	3,115	3,179	3,401	3,277	2,357	3,091	3,730	3,459	3,531	3,780	3,641
81	2,126	2,800	3,393	3,153	3,216	3,437	3,318	2,362	3,110	3,770	3,504	3,575	3,819	3,686
82	2,132	2,816	3,429	3,192	3,255	3,475	3,358	2,369	3,128	3,812	3,545	3,617	3,860	3,732
83	2,140	2,835	3,470	3,232	3,298	3,515	3,402	2,378	3,151	3,856	3,592	3,665	3,907	3,780
84	2,145	2,852	3,507	3,272	3,338	3,554	3,445	2,383	3,168	3,896	3,636	3,712	3,947	3,826
85	2,150	2,868	3,544	3,311	3,380	3,591	3,485	2,391	3,186	3,939	3,679	3,753	3,990	3,873
86	2,161	2,886	3,584	3,353	3,422	3,631	3,530	2,401	3,205	3,982	3,726	3,801	4,035	3,921
87	2,167	2,900	3,624	3,393	3,459	3,669	3,567	2,406	3,223	4,026	3,770	3,843	4,077	3,965
88	2,172	2,911	3,653	3,424	3,494	3,701	3,606	2,414	3,236	4,061	3,806	3,883	4,113	4,007
89	2,183	2,932	3,699	3,471	3,541	3,747	3,652	2,426	3,255	4,111	3,856	3,934	4,163	4,057
90	2,193	2,948	3,745	3,518	3,584	3,791	3,699	2,436	3,276	4,161	3,907	3,982	4,213	4,111
91	2,200	2,961	3,784	3,557	3,626	3,832	3,739	2,444	3,290	4,203	3,952	4,029	4,258	4,155
92	2,205	2,971	3,819	3,592	3,662	3,869	3,778	2,449	3,301	4,245	3,991	4,068	4,298	4,198
93	2,207	2,974	3,855	3,627	3,697	3,903	3,814	2,452	3,303	4,282	4,029	4,108	4,336	4,237
94	2,209	2,977	3,886	3,660	3,728	3,934	3,848	2,453	3,309	4,317	4,065	4,144	4,371	4,274
95	2,210	2,985	3,920	3,692	3,764	3,969	3,883	2,454	3,315	4,355	4,102	4,182	4,408	4,316
96	2,211	2,990	3,953	3,727	3,799	4,004	3,920	2,458	3,322	4,393	4,141	4,220	4,446	4,355
97	2,213	2,995	3,988	3,762	3,834	4,038	3,956	2,460	3,329	4,430	4,181	4,259	4,488	4,394
98	2,217	3,002	4,024	3,797	3,869	4,073	3,992	2,464	3,336	4,469	4,219	4,299	4,525	4,437
99	2,218	3,008	4,057	3,832	3,905	4,109	4,029	2,465	3,341	4,508	4,258	4,339	4,564	4,477

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/08

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 321, 323-326, 344, 347

FEMALE RATES

Non-Tobacco User								Standard							
Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,531	1,934	2,309	2,053	2,096	2,339	2,165	65	1,700	2,149	2,567	2,283	2,329	2,599	2,405
66	1,531	1,934	2,309	2,053	2,096	2,339	2,165	66	1,700	2,149	2,567	2,283	2,329	2,599	2,405
67	1,531	1,934	2,309	2,053	2,096	2,339	2,165	67	1,700	2,149	2,567	2,283	2,329	2,599	2,405
68	1,582	2,003	2,386	2,136	2,179	2,416	2,247	68	1,758	2,225	2,651	2,372	2,420	2,685	2,497
69	1,624	2,060	2,448	2,202	2,245	2,479	2,317	69	1,804	2,289	2,722	2,447	2,493	2,755	2,574
70	1,662	2,113	2,509	2,264	2,309	2,542	2,383	70	1,846	2,348	2,788	2,516	2,567	2,823	2,647
71	1,697	2,167	2,569	2,329	2,375	2,601	2,450	71	1,887	2,406	2,855	2,588	2,639	2,891	2,723
72	1,732	2,214	2,625	2,387	2,436	2,658	2,513	72	1,925	2,459	2,916	2,653	2,707	2,952	2,793
73	1,761	2,257	2,677	2,445	2,497	2,713	2,574	73	1,957	2,508	2,976	2,716	2,773	3,015	2,859
74	1,788	2,298	2,728	2,498	2,548	2,765	2,629	74	1,986	2,554	3,030	2,777	2,831	3,071	2,921
75	1,810	2,332	2,773	2,546	2,598	2,809	2,680	75	2,009	2,590	3,082	2,829	2,888	3,121	2,977
76	1,829	2,366	2,816	2,594	2,645	2,855	2,728	76	2,031	2,629	3,131	2,883	2,939	3,171	3,030
77	1,843	2,392	2,858	2,638	2,691	2,896	2,773	77	2,048	2,659	3,176	2,930	2,990	3,218	3,083
78	1,855	2,416	2,895	2,676	2,732	2,933	2,816	78	2,062	2,685	3,217	2,973	3,036	3,257	3,130
79	1,868	2,440	2,933	2,716	2,770	2,970	2,858	79	2,075	2,712	3,257	3,016	3,079	3,302	3,176
80	1,878	2,461	2,969	2,755	2,812	3,008	2,899	80	2,085	2,735	3,299	3,060	3,123	3,344	3,221
81	1,880	2,477	3,002	2,789	2,845	3,041	2,935	81	2,090	2,751	3,335	3,099	3,163	3,379	3,260
82	1,886	2,491	3,034	2,823	2,880	3,074	2,970	82	2,095	2,767	3,372	3,136	3,199	3,414	3,302
83	1,893	2,508	3,069	2,859	2,918	3,110	3,010	83	2,103	2,788	3,411	3,177	3,242	3,456	3,344
84	1,898	2,523	3,103	2,895	2,953	3,144	3,048	84	2,108	2,803	3,447	3,217	3,283	3,491	3,384
85	1,902	2,537	3,135	2,929	2,990	3,176	3,083	85	2,115	2,819	3,485	3,255	3,320	3,529	3,426
86	1,911	2,553	3,171	2,966	3,027	3,212	3,122	86	2,124	2,835	3,522	3,296	3,363	3,570	3,468
87	1,917	2,566	3,206	3,002	3,060	3,245	3,156	87	2,129	2,851	3,562	3,335	3,399	3,606	3,508
88	1,922	2,575	3,232	3,029	3,091	3,274	3,190	88	2,136	2,862	3,593	3,367	3,435	3,639	3,544
89	1,931	2,593	3,272	3,071	3,133	3,314	3,230	89	2,146	2,880	3,636	3,411	3,480	3,682	3,589
90	1,940	2,608	3,313	3,112	3,171	3,353	3,272	90	2,155	2,898	3,681	3,456	3,522	3,727	3,636
91	1,946	2,620	3,348	3,146	3,207	3,390	3,307	91	2,162	2,911	3,718	3,496	3,564	3,766	3,675
92	1,950	2,628	3,379	3,177	3,240	3,422	3,342	92	2,167	2,920	3,755	3,531	3,598	3,802	3,713
93	1,953	2,631	3,410	3,209	3,271	3,452	3,374	93	2,169	2,922	3,788	3,564	3,634	3,835	3,748
94	1,954	2,634	3,437	3,237	3,298	3,480	3,404	94	2,170	2,927	3,819	3,596	3,666	3,866	3,781
95	1,955	2,640	3,467	3,266	3,329	3,511	3,435	95	2,171	2,933	3,853	3,628	3,700	3,900	3,818
96	1,956	2,645	3,497	3,297	3,360	3,542	3,467	96	2,175	2,938	3,886	3,663	3,733	3,933	3,853
97	1,957	2,650	3,528	3,328	3,391	3,572	3,499	97	2,176	2,945	3,919	3,698	3,767	3,970	3,887
98	1,961	2,655	3,559	3,359	3,422	3,603	3,532	98	2,179	2,951	3,954	3,732	3,803	4,003	3,925
99	1,962	2,661	3,589	3,390	3,455	3,635	3,564	99	2,180	2,956	3,988	3,766	3,839	4,038	3,961

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/08

FLORIDA

FOR USE IN FLORIDA ZIP CODES: ALL EXCEPT 321, 323-326, 330-334, 337, 344, 346-347, 349

FEMALE RATES

Non-Tobacco User								Standard							
Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,597	2,018	2,410	2,142	2,188	2,441	2,260	65	1,774	2,243	2,678	2,382	2,430	2,712	2,509
66	1,597	2,018	2,410	2,142	2,188	2,441	2,260	66	1,774	2,243	2,678	2,382	2,430	2,712	2,509
67	1,597	2,018	2,410	2,142	2,188	2,441	2,260	67	1,774	2,243	2,678	2,382	2,430	2,712	2,509
68	1,651	2,090	2,490	2,228	2,274	2,521	2,345	68	1,835	2,322	2,766	2,476	2,525	2,802	2,605
69	1,694	2,149	2,555	2,298	2,342	2,587	2,418	69	1,883	2,388	2,840	2,554	2,602	2,875	2,686
70	1,734	2,204	2,618	2,363	2,410	2,652	2,486	70	1,926	2,450	2,909	2,626	2,678	2,946	2,762
71	1,771	2,261	2,681	2,430	2,478	2,714	2,556	71	1,969	2,510	2,980	2,700	2,754	3,017	2,842
72	1,807	2,310	2,740	2,491	2,542	2,773	2,622	72	2,009	2,566	3,043	2,768	2,825	3,080	2,915
73	1,837	2,356	2,794	2,551	2,605	2,831	2,686	73	2,042	2,617	3,106	2,834	2,893	3,146	2,983
74	1,866	2,398	2,846	2,606	2,659	2,885	2,743	74	2,072	2,665	3,162	2,898	2,954	3,204	3,048
75	1,889	2,434	2,893	2,657	2,711	2,932	2,796	75	2,096	2,702	3,216	2,952	3,013	3,257	3,107
76	1,908	2,468	2,939	2,707	2,760	2,980	2,846	76	2,119	2,743	3,268	3,008	3,067	3,308	3,162
77	1,924	2,496	2,982	2,753	2,808	3,022	2,893	77	2,137	2,774	3,314	3,058	3,120	3,358	3,217
78	1,936	2,521	3,020	2,792	2,851	3,060	2,939	78	2,152	2,802	3,356	3,102	3,168	3,398	3,266
79	1,949	2,546	3,060	2,834	2,891	3,100	2,982	79	2,165	2,830	3,398	3,148	3,212	3,445	3,314
80	1,960	2,568	3,098	2,875	2,934	3,139	3,025	80	2,176	2,854	3,443	3,193	3,259	3,490	3,361
81	1,962	2,585	3,132	2,910	2,969	3,173	3,062	81	2,180	2,870	3,480	3,234	3,300	3,526	3,402
82	1,968	2,599	3,166	2,946	3,005	3,208	3,100	82	2,186	2,887	3,518	3,272	3,338	3,563	3,445
83	1,975	2,617	3,203	2,983	3,044	3,245	3,140	83	2,195	2,909	3,559	3,316	3,383	3,606	3,490
84	1,980	2,633	3,238	3,020	3,082	3,281	3,180	84	2,200	2,924	3,596	3,356	3,426	3,643	3,532
85	1,985	2,647	3,271	3,056	3,120	3,314	3,217	85	2,207	2,941	3,636	3,396	3,464	3,683	3,575
86	1,994	2,664	3,308	3,095	3,158	3,352	3,258	86	2,216	2,958	3,676	3,439	3,509	3,725	3,619
87	2,000	2,677	3,346	3,132	3,193	3,386	3,293	87	2,221	2,975	3,716	3,480	3,547	3,763	3,660
88	2,005	2,687	3,372	3,161	3,226	3,416	3,329	88	2,228	2,987	3,749	3,514	3,584	3,797	3,698
89	2,015	2,706	3,414	3,204	3,269	3,458	3,371	89	2,239	3,005	3,794	3,559	3,631	3,842	3,745
90	2,024	2,722	3,457	3,247	3,308	3,499	3,414	90	2,249	3,024	3,841	3,606	3,676	3,889	3,794
91	2,030	2,734	3,493	3,283	3,347	3,538	3,451	91	2,256	3,037	3,880	3,648	3,719	3,930	3,835
92	2,035	2,742	3,526	3,316	3,380	3,571	3,487	92	2,261	3,047	3,918	3,684	3,755	3,967	3,875
93	2,038	2,746	3,558	3,348	3,413	3,602	3,521	93	2,263	3,049	3,953	3,719	3,792	4,002	3,911
94	2,039	2,748	3,587	3,378	3,442	3,631	3,552	94	2,264	3,054	3,985	3,752	3,826	4,034	3,946
95	2,040	2,755	3,618	3,408	3,474	3,664	3,584	95	2,266	3,060	4,020	3,786	3,860	4,069	3,984
96	2,041	2,760	3,649	3,440	3,506	3,696	3,618	96	2,269	3,066	4,055	3,822	3,895	4,104	4,020
97	2,042	2,765	3,682	3,473	3,539	3,727	3,652	97	2,270	3,073	4,090	3,859	3,931	4,142	4,056
98	2,046	2,771	3,714	3,505	3,571	3,760	3,685	98	2,274	3,079	4,126	3,894	3,968	4,177	4,096
99	2,047	2,777	3,745	3,538	3,605	3,793	3,719	99	2,275	3,084	4,162	3,930	4,006	4,213	4,133

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/08

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 330-333

MALE RATES

Issue Age	Non-Tobacco User							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	229.67	289.92	346.67	307.92	314.58	351.00	324.75	255.17	322.33	384.92	342.42	349.50	390.00	360.75
66	229.67	289.92	346.67	307.92	314.58	351.00	324.75	255.17	322.33	384.92	342.42	349.50	390.00	360.75
67	229.67	289.92	346.67	307.92	314.58	351.00	324.75	255.17	322.33	384.92	342.42	349.50	390.00	360.75
68	237.42	300.42	357.92	320.42	327.00	362.58	337.08	263.58	333.58	397.67	355.83	363.17	402.75	374.67
69	243.58	309.00	367.17	330.42	336.58	372.17	347.58	270.58	343.17	408.33	367.08	374.08	413.25	386.25
70	249.17	316.83	376.33	339.75	346.33	381.17	357.33	276.92	352.17	418.17	377.42	384.92	423.33	397.17
71	254.83	324.92	385.33	349.50	356.42	390.42	367.33	283.08	360.92	428.25	388.17	396.00	433.67	408.42
72	259.92	332.08	393.42	358.17	365.42	398.67	376.92	288.75	369.00	437.25	397.92	406.08	442.83	418.92
73	264.17	338.67	401.67	366.75	374.42	407.08	386.08	293.58	376.33	446.42	407.42	416.08	452.25	428.83
74	268.33	344.67	409.17	374.83	382.17	414.58	394.50	297.92	383.08	454.83	416.42	424.67	460.67	438.33
75	271.50	349.83	415.92	382.08	390.00	421.17	402.00	301.50	388.83	462.17	424.33	433.08	468.17	446.58
76	274.33	354.75	422.67	388.92	397.08	428.25	409.17	304.83	394.33	469.83	432.33	441.00	475.92	454.83
77	276.58	358.83	428.67	395.42	403.50	434.42	416.08	307.17	398.67	476.42	439.50	448.33	482.67	462.33
78	278.42	362.42	434.25	401.42	409.67	439.83	422.58	309.33	402.75	482.58	446.08	455.08	488.67	469.33
79	280.08	366.00	439.92	407.25	415.67	445.50	428.67	311.25	406.83	488.67	452.58	462.00	495.17	476.25
80	281.58	369.17	445.33	413.08	421.50	451.17	434.83	313.08	410.25	495.00	459.17	468.58	501.33	483.17
81	281.83	371.42	450.33	418.33	426.75	456.17	440.42	313.33	412.83	500.25	464.67	474.33	506.83	489.00
82	283.08	373.50	455.08	423.33	432.17	460.92	445.50	314.58	415.17	505.83	470.58	480.17	512.42	495.17
83	283.92	376.33	460.50	428.83	437.42	466.33	451.17	315.42	418.17	511.83	476.58	486.17	518.25	501.58
84	284.58	378.42	465.33	434.25	442.92	471.42	457.17	316.33	420.42	517.08	482.58	492.42	523.83	507.92
85	285.42	380.58	470.42	439.33	448.33	476.42	462.42	317.25	422.83	522.42	488.25	498.17	529.17	513.92
86	286.83	382.83	475.83	444.92	454.08	481.83	468.42	318.58	425.42	528.58	494.25	504.42	535.17	520.33
87	287.58	384.92	480.58	450.33	459.00	486.92	473.42	319.50	427.50	534.33	500.08	510.00	540.92	526.17
88	288.33	386.42	484.83	454.67	463.83	491.08	478.50	320.25	429.33	538.83	505.08	515.25	545.83	531.75
89	289.67	388.92	490.83	460.50	469.92	496.92	484.67	321.75	432.17	545.08	511.83	522.00	552.17	538.50
90	291.00	391.17	496.83	466.50	475.83	503.08	490.83	323.25	434.83	552.00	518.42	528.58	558.92	545.08
91	292.08	393.17	502.17	471.92	481.08	508.50	496.17	324.42	436.83	558.00	524.42	534.58	565.08	551.58
92	292.50	394.17	506.83	476.58	486.00	513.33	501.33	324.92	438.00	563.08	529.67	540.00	570.33	556.92
93	292.83	394.67	511.17	481.17	490.50	517.83	505.92	325.17	438.42	568.17	534.58	544.92	575.42	562.33
94	292.92	395.08	515.58	485.42	494.67	522.17	510.58	325.67	439.08	572.67	539.25	549.92	580.08	567.17
95	293.42	396.00	520.17	490.08	499.33	526.50	515.25	325.83	439.92	577.92	544.33	554.83	585.00	572.58
96	293.58	396.75	524.58	494.58	504.00	531.00	520.17	326.25	440.83	582.75	549.58	560.08	590.25	577.92
97	293.67	397.50	529.08	499.17	508.67	535.83	524.83	326.42	441.92	587.83	554.58	565.17	595.33	583.17
98	294.00	398.42	533.67	503.83	513.33	540.42	529.67	326.67	442.50	592.83	559.83	570.33	600.42	588.42
99	294.33	399.17	538.17	508.33	518.08	544.92	534.58	327.00	443.42	598.08	564.75	575.67	605.67	594.00

(Add \$25 One-time Policy Fee)

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 334, 349

MALE RATES

Non-Tobacco User										Standard									
Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G				
65	185.00	233.58	279.25	248.08	253.42	282.75	261.58	65	205.50	259.67	310.08	275.83	281.58	314.17	290.58				
66	185.00	233.58	279.25	248.08	253.42	282.75	261.58	66	205.50	259.67	310.08	275.83	281.58	314.17	290.58				
67	185.00	233.58	279.25	248.08	253.42	282.75	261.58	67	205.50	259.67	310.08	275.83	281.58	314.17	290.58				
68	191.25	242.00	288.33	258.08	263.42	292.08	271.50	68	212.33	268.75	320.33	286.58	292.50	324.42	301.83				
69	196.25	248.92	295.83	266.17	271.17	299.75	280.00	69	218.00	276.50	328.92	295.67	301.33	332.92	311.17				
70	200.67	255.17	303.17	273.67	279.00	307.00	287.83	70	223.08	283.75	336.92	304.00	310.08	341.00	320.00				
71	205.33	261.75	310.42	281.58	287.08	314.50	295.92	71	228.00	290.75	345.00	312.75	319.00	349.33	329.00				
72	209.42	267.50	316.92	288.58	294.33	321.17	303.67	72	232.58	297.25	352.25	320.58	327.08	356.67	337.50				
73	212.75	272.83	323.58	295.42	301.58	327.92	311.00	73	236.50	303.17	359.58	328.17	335.17	364.33	345.50				
74	216.17	277.67	329.67	302.00	307.92	334.00	317.83	74	240.00	308.58	366.33	335.42	342.08	371.08	353.08				
75	218.75	281.75	335.08	307.75	314.17	339.33	323.83	75	242.92	313.17	372.25	341.83	348.83	377.08	359.75				
76	221.00	285.75	340.50	313.33	319.83	345.00	329.67	76	245.50	317.67	378.42	348.25	355.25	383.42	366.33				
77	222.83	289.00	345.33	318.50	325.08	349.92	335.17	77	247.50	321.17	383.75	354.08	361.17	388.83	372.42				
78	224.25	291.92	349.83	323.33	330.00	354.25	340.42	78	249.17	324.42	388.75	359.33	366.58	393.67	378.08				
79	225.58	294.83	354.42	328.08	334.83	358.92	345.33	79	250.75	327.67	393.67	364.58	372.17	398.83	383.67				
80	226.83	297.33	358.75	332.75	339.58	363.50	350.33	80	252.17	330.50	398.75	369.83	377.50	403.83	389.17				
81	227.08	299.17	362.75	337.00	343.75	367.42	354.75	81	252.42	332.50	403.00	374.33	382.08	408.33	393.92				
82	228.00	300.92	366.58	341.00	348.08	371.33	358.92	82	253.42	334.50	407.42	379.08	386.75	412.75	398.83				
83	228.75	303.17	371.00	345.50	352.33	375.67	363.50	83	254.08	336.92	412.25	383.92	391.58	417.50	404.08				
84	229.25	304.83	374.83	349.83	356.83	379.75	368.33	84	254.83	338.67	416.50	388.75	396.67	421.92	409.17				
85	229.92	306.58	378.92	353.92	361.17	383.75	372.50	85	255.58	340.67	420.83	393.33	401.25	426.33	414.00				
86	231.00	308.33	383.25	358.42	365.75	388.08	377.33	86	256.67	342.67	425.83	398.17	406.33	431.17	419.17				
87	231.67	310.08	387.17	362.75	369.75	392.25	381.33	87	257.42	344.42	430.42	402.83	410.83	435.75	423.92				
88	232.25	311.25	390.50	366.25	373.58	395.58	385.50	88	258.00	345.83	434.00	406.83	415.08	439.75	428.33				
89	233.33	313.33	395.33	371.00	378.58	400.33	390.42	89	259.17	348.08	439.08	412.25	420.50	444.75	433.83				
90	234.42	315.17	400.17	375.83	383.25	405.25	395.33	90	260.42	350.33	444.67	417.58	425.83	450.25	439.08				
91	235.25	316.67	404.58	380.17	387.50	409.67	399.75	91	261.33	351.83	449.50	422.42	430.67	455.17	444.33				
92	235.67	317.58	408.33	383.92	391.50	413.50	403.83	92	261.75	352.83	453.58	426.67	435.00	459.42	448.67				
93	235.83	317.92	411.83	387.67	395.17	417.08	407.58	93	262.00	353.17	457.75	430.67	439.00	463.50	453.00				
94	236.00	318.25	415.33	391.00	398.50	420.58	411.33	94	262.33	353.67	461.33	434.42	443.00	467.25	456.83				
95	236.33	319.00	419.08	394.75	402.25	424.17	415.08	95	262.42	354.42	465.58	438.50	447.00	471.25	461.25				
96	236.50	319.58	422.58	398.42	406.00	427.75	419.08	96	262.83	355.17	469.42	442.75	451.17	475.50	465.58				
97	236.58	320.25	426.17	402.17	409.75	431.58	422.83	97	262.92	356.00	473.58	446.75	455.33	479.58	469.83				
98	236.83	320.92	429.92	405.92	413.50	435.33	426.67	98	263.17	356.50	477.50	450.92	459.42	483.67	474.00				
99	237.08	321.50	433.58	409.50	417.33	439.00	430.67	99	263.42	357.17	481.75	454.92	463.75	487.92	478.50				

(Add \$25 One-time Policy Fee)

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 337, 346

MALE RATES

Non-Tobacco User								Standard							
Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	165.83	209.42	250.33	222.42	227.17	253.50	234.58	65	184.25	232.83	278.00	247.33	252.42	281.67	260.58
66	165.83	209.42	250.33	222.42	227.17	253.50	234.58	66	184.25	232.83	278.00	247.33	252.42	281.67	260.58
67	165.83	209.42	250.33	222.42	227.17	253.50	234.58	67	184.25	232.83	278.00	247.33	252.42	281.67	260.58
68	171.50	217.00	258.50	231.42	236.17	261.83	243.42	68	190.33	240.92	287.17	257.00	262.25	290.92	270.58
69	175.92	223.17	265.17	238.67	243.08	268.75	251.00	69	195.42	247.83	294.92	265.08	270.17	298.50	279.00
70	179.92	228.83	271.83	245.42	250.17	275.25	258.08	70	200.00	254.33	302.00	272.58	278.00	305.75	286.83
71	184.08	234.67	278.33	252.42	257.42	282.00	265.33	71	204.42	260.67	309.33	280.33	286.00	313.17	295.00
72	187.75	239.83	284.17	258.67	263.92	287.92	272.25	72	208.58	266.50	315.83	287.42	293.25	319.83	302.58
73	190.75	244.58	290.08	264.92	270.42	294.00	278.83	73	212.00	271.83	322.42	294.25	300.50	326.67	309.75
74	193.83	248.92	295.50	270.75	276.00	299.42	284.92	74	215.17	276.67	328.50	300.75	306.67	332.67	316.58
75	196.08	252.67	300.42	275.92	281.67	304.17	290.33	75	217.75	280.83	333.75	306.50	312.75	338.08	322.50
76	198.17	256.25	305.25	280.92	286.75	309.33	295.50	76	220.17	284.83	339.33	312.25	318.50	343.75	328.50
77	199.75	259.17	309.58	285.58	291.42	313.75	300.50	77	221.83	287.92	344.08	317.42	323.83	348.58	333.92
78	201.08	261.75	313.67	289.92	295.83	317.67	305.17	78	223.42	290.92	348.50	322.17	328.67	352.92	339.00
79	202.25	264.33	317.75	294.17	300.17	321.75	309.58	79	224.83	293.83	352.92	326.83	333.67	357.58	344.00
80	203.33	266.58	321.67	298.33	304.42	325.83	314.08	80	226.08	296.33	357.50	331.58	338.42	362.08	348.92
81	203.58	268.25	325.25	302.17	308.25	329.42	318.08	81	226.33	298.17	361.33	335.58	342.58	366.08	353.17
82	204.42	269.75	328.67	305.75	312.08	332.92	321.75	82	227.17	299.83	365.33	339.83	346.75	370.08	357.58
83	205.08	271.83	332.58	309.75	315.92	336.83	325.83	83	227.83	302.00	369.67	344.17	351.08	374.33	362.25
84	205.50	273.33	336.08	313.67	319.92	340.50	330.17	84	228.50	303.67	373.42	348.50	355.67	378.33	366.83
85	206.17	274.83	339.75	317.33	323.83	344.08	334.00	85	229.17	305.42	377.33	352.67	359.75	382.17	371.17
86	207.17	276.50	343.67	321.33	327.92	348.00	338.33	86	230.08	307.25	381.75	357.00	364.33	386.50	375.83
87	207.67	278.00	347.08	325.25	331.50	351.67	341.92	87	230.75	308.75	385.92	361.17	368.33	390.67	380.00
88	208.25	279.08	350.17	328.33	335.00	354.67	345.58	88	231.33	310.08	389.17	364.75	372.17	394.25	384.08
89	209.17	280.92	354.50	332.58	339.42	358.92	350.00	89	232.42	312.08	393.67	369.67	377.00	398.75	388.92
90	210.17	282.50	358.83	336.92	343.67	363.33	354.50	90	233.50	314.08	398.67	374.42	381.75	403.67	393.67
91	210.92	283.92	362.67	340.83	347.42	367.25	358.33	91	234.33	315.50	403.00	378.75	386.08	408.08	398.33
92	211.25	284.67	366.08	344.17	351.00	370.75	362.08	92	234.67	316.33	406.67	382.50	390.00	411.92	402.25
93	211.50	285.00	369.17	347.50	354.25	374.00	365.42	93	234.83	316.67	410.33	386.08	393.58	415.58	406.17
94	211.58	285.33	372.33	350.58	357.25	377.08	368.75	94	235.17	317.08	413.58	389.50	397.17	418.92	409.58
95	211.92	286.00	375.67	353.92	360.67	380.25	372.17	95	235.33	317.75	417.42	393.17	400.75	422.50	413.50
96	212.00	286.58	378.83	357.17	364.00	383.50	375.67	96	235.67	318.42	420.92	396.92	404.50	426.33	417.42
97	212.08	287.08	382.08	360.50	367.33	387.00	379.08	97	235.75	319.17	424.58	400.50	408.17	430.00	421.17
98	212.33	287.75	385.42	363.92	370.75	390.33	382.50	98	235.92	319.58	428.17	404.33	411.92	433.67	425.00
99	212.58	288.25	388.67	367.17	374.17	393.58	386.08	99	236.17	320.25	431.92	407.92	415.75	437.42	429.00

(Add \$25 One-time Policy Fee)

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 321, 323-326, 344, 347

MALE RATES

Issue Age	Non-Tobacco User										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	Plan A	Plan B
65	146.75	185.25	221.50	196.75	201.00	224.25	207.50	163.00	205.92	245.92	218.75	223.33	249.17	230.50	163.00	205.92
66	146.75	185.25	221.50	196.75	201.00	224.25	207.50	163.00	205.92	245.92	218.75	223.33	249.17	230.50	163.00	205.92
67	146.75	185.25	221.50	196.75	201.00	224.25	207.50	163.00	205.92	245.92	218.75	223.33	249.17	230.50	163.00	205.92
68	151.67	191.92	228.67	204.67	208.92	231.67	215.33	168.42	213.17	254.08	227.33	232.00	257.33	239.42	168.42	213.17
69	155.67	197.42	234.58	211.08	215.08	237.75	222.08	172.92	219.25	260.83	234.50	239.00	264.00	246.75	172.92	219.25
70	159.17	202.42	240.42	217.08	221.25	243.50	228.25	176.92	225.00	267.17	241.08	245.92	270.42	253.75	176.92	225.00
71	162.83	207.58	246.17	223.33	227.67	249.42	234.67	180.83	230.58	273.58	248.00	253.00	277.08	260.92	180.83	230.58
72	166.08	212.17	251.33	228.83	233.42	254.75	240.83	184.50	235.75	279.33	254.25	259.42	282.92	267.67	184.50	235.75
73	168.75	216.42	256.67	234.33	239.17	260.08	246.67	187.58	240.42	285.17	260.25	265.83	288.92	274.00	187.58	240.42
74	171.42	220.25	261.42	239.50	244.17	264.92	252.08	190.33	244.75	290.58	266.00	271.33	294.33	280.00	190.33	244.75
75	173.50	223.50	265.75	244.08	249.17	269.08	256.83	192.67	248.42	295.25	271.08	276.67	299.08	285.33	192.67	248.42
76	175.25	226.67	270.08	248.50	253.67	273.58	261.42	194.75	251.92	300.17	276.17	281.75	304.08	290.58	194.75	251.92
77	176.75	229.25	273.92	252.58	257.83	277.50	265.83	196.25	254.75	304.33	280.83	286.42	308.42	295.33	196.25	254.75
78	177.83	231.50	277.42	256.42	261.75	281.00	270.00	197.58	257.33	308.33	285.00	290.75	312.25	299.83	197.58	257.33
79	178.92	233.83	281.08	260.17	265.58	284.67	273.92	198.83	259.92	312.25	289.17	295.17	316.33	304.25	198.83	259.92
80	179.92	235.83	284.50	263.92	269.33	288.25	277.83	200.00	262.08	316.25	293.33	299.42	320.25	308.67	200.00	262.08
81	180.08	237.25	287.67	267.25	272.67	291.42	281.33	200.17	263.75	319.58	296.92	303.00	323.83	312.42	200.17	263.75
82	180.83	238.67	290.75	270.42	276.08	294.50	284.67	201.00	265.25	323.17	300.67	306.75	327.33	316.33	201.00	265.25
83	181.42	240.42	294.25	274.00	279.42	297.92	288.25	201.50	267.17	327.00	304.50	310.58	331.08	320.50	201.50	267.17
84	181.83	241.75	297.25	277.42	283.00	301.17	292.08	202.08	268.58	330.33	308.33	314.58	334.67	324.50	202.08	268.58
85	182.33	243.17	300.50	280.67	286.42	304.33	295.42	202.67	270.17	333.75	311.92	318.25	338.08	328.33	202.67	270.17
86	183.25	244.58	304.00	284.25	290.08	307.83	299.25	203.58	271.75	337.75	315.75	322.25	341.92	332.42	203.58	271.75
87	183.75	245.92	307.08	287.67	293.25	311.08	302.42	204.17	273.17	341.33	319.50	325.83	345.58	336.17	204.17	273.17
88	184.17	246.83	309.75	290.50	296.33	313.75	305.75	204.58	274.25	344.25	322.67	329.17	348.75	339.75	204.58	274.25
89	185.08	248.50	313.58	294.25	300.25	317.50	309.67	205.58	276.08	348.25	327.00	333.50	352.75	344.08	205.58	276.08
90	185.92	249.92	317.42	298.08	304.00	321.42	313.58	206.50	277.83	352.67	331.17	337.75	357.08	348.25	206.50	277.83
91	186.58	251.17	320.83	301.50	307.33	324.92	317.00	207.25	279.08	356.50	335.00	341.58	361.00	352.42	207.25	279.08
92	186.92	251.83	323.83	304.50	310.50	327.92	320.25	207.58	279.83	359.75	338.42	345.00	364.33	355.83	207.58	279.83
93	187.08	252.17	326.58	307.42	313.42	330.83	323.25	207.75	280.08	363.00	341.58	348.17	367.58	359.25	207.75	280.08
94	187.17	252.42	329.42	310.08	316.08	333.58	326.25	208.08	280.50	365.92	344.50	351.33	370.58	362.33	208.08	280.50
95	187.42	253.00	332.33	313.08	319.00	336.42	329.17	208.17	281.08	369.25	347.75	354.50	373.75	365.83	208.17	281.08
96	187.58	253.50	335.17	316.00	322.00	339.25	332.33	208.42	281.67	372.33	351.17	357.83	377.08	369.25	208.42	281.67
97	187.67	254.00	338.00	318.92	325.00	342.33	335.33	208.50	282.33	375.58	354.33	361.08	380.33	372.58	208.50	282.33
98	187.83	254.50	341.00	321.92	327.92	345.25	338.42	208.75	282.75	378.75	357.67	364.33	383.58	375.92	208.75	282.75
99	188.00	255.00	343.83	324.75	331.00	348.17	341.58	208.92	283.25	382.08	360.83	367.83	387.00	379.50	208.92	283.25

(Add \$25 One-time Policy Fee)

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: ALL EXCEPT 321, 323-326, 330-334, 337, 344, 346-347, 349

MALE RATES

Non-Tobacco User								Standard							
Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	153.08	193.33	231.08	205.33	209.67	234.00	216.50	65	170.08	214.92	256.58	228.33	233.00	260.00	240.50
66	153.08	193.33	231.08	205.33	209.67	234.00	216.50	66	170.08	214.92	256.58	228.33	233.00	260.00	240.50
67	153.08	193.33	231.08	205.33	209.67	234.00	216.50	67	170.08	214.92	256.58	228.33	233.00	260.00	240.50
68	158.33	200.33	238.58	213.58	218.00	241.67	224.67	68	175.67	222.42	265.08	237.17	242.08	268.50	249.83
69	162.42	206.00	244.83	220.33	224.42	248.08	231.67	69	180.42	228.83	272.17	244.67	249.42	275.50	257.50
70	166.08	211.17	250.92	226.50	230.92	254.08	238.17	70	184.58	234.83	278.83	251.58	256.58	282.17	264.83
71	169.92	216.58	256.92	233.00	237.58	260.33	244.92	71	188.67	240.58	285.50	258.83	264.00	289.08	272.33
72	173.33	221.42	262.33	238.83	243.58	265.83	251.33	72	192.50	246.00	291.50	265.33	270.67	295.17	279.33
73	176.08	225.83	267.83	244.50	249.58	271.42	257.42	73	195.67	250.92	297.58	271.58	277.42	301.50	285.92
74	178.92	229.83	272.83	249.92	254.83	276.42	263.00	74	198.58	255.42	303.17	277.58	283.08	307.08	292.17
75	181.00	233.17	277.33	254.67	260.00	280.83	268.00	75	201.00	259.17	308.08	282.92	288.67	312.08	297.67
76	182.92	236.50	281.83	259.33	264.67	285.50	272.83	76	203.17	262.92	313.17	288.17	294.00	317.33	303.17
77	184.42	239.17	285.83	263.58	269.00	289.58	277.42	77	204.83	265.83	317.58	293.00	298.92	321.83	308.17
78	185.58	241.58	289.50	267.58	273.08	293.17	281.67	78	206.17	268.50	321.67	297.42	303.42	325.83	312.92
79	186.67	244.00	293.33	271.50	277.08	297.00	285.83	79	207.50	271.17	325.83	301.67	308.00	330.08	317.50
80	187.67	246.08	296.92	275.42	281.00	300.83	289.92	80	208.67	273.50	330.00	306.08	312.42	334.17	322.08
81	187.92	247.58	300.17	278.92	284.50	304.08	293.58	81	208.92	275.17	333.50	309.83	316.17	337.92	326.00
82	188.67	249.00	303.42	282.17	288.08	307.33	297.00	82	209.67	276.83	337.17	313.67	320.08	341.58	330.08
83	189.33	250.92	307.00	285.92	291.58	310.92	300.83	83	210.33	278.83	341.17	317.67	324.08	345.50	334.42
84	189.67	252.33	310.17	289.50	295.33	314.33	304.83	84	210.92	280.33	344.67	321.67	328.33	349.17	338.58
85	190.33	253.67	313.58	292.92	298.92	317.58	308.33	85	211.50	281.92	348.33	325.50	332.08	352.83	342.58
86	191.17	255.17	317.17	296.58	302.67	321.17	312.33	86	212.42	283.58	352.42	329.50	336.33	356.83	346.92
87	191.67	256.58	320.42	300.17	306.00	324.58	315.58	87	213.00	285.00	356.17	333.42	340.00	360.58	350.83
88	192.17	257.58	323.17	303.08	309.17	327.42	319.00	88	213.50	286.17	359.17	336.67	343.50	363.92	354.50
89	193.08	259.33	327.17	307.00	313.33	331.33	323.08	89	214.50	288.08	363.42	341.17	348.00	368.08	359.00
90	194.00	260.83	331.17	311.00	317.17	335.42	327.17	90	215.00	289.92	368.00	345.58	352.42	372.58	363.42
91	194.67	262.08	334.83	314.58	320.67	339.00	330.83	91	216.33	291.17	372.00	349.58	356.42	376.67	367.67
92	195.00	262.83	337.92	317.67	324.00	342.17	334.17	92	216.58	292.00	375.42	353.08	360.00	380.17	371.33
93	195.17	263.08	340.83	320.83	327.00	345.17	337.33	93	216.83	292.33	378.83	356.42	363.33	383.58	374.92
94	195.33	263.42	343.67	323.58	329.83	348.08	340.42	94	217.08	292.67	381.83	359.50	366.58	386.67	378.08
95	195.58	264.00	346.83	326.67	332.92	351.00	343.50	95	217.17	293.33	385.33	362.92	369.92	390.00	381.67
96	195.67	264.50	349.67	329.67	336.00	354.00	346.83	96	217.50	293.92	388.50	366.42	373.42	393.50	385.33
97	195.83	265.00	352.67	332.83	339.08	357.17	349.92	97	217.58	294.58	391.92	369.67	376.83	396.92	388.83
98	196.00	265.58	355.83	335.92	342.17	360.33	353.08	98	217.83	295.00	395.17	373.17	380.17	400.33	392.33
99	196.17	266.08	358.83	338.92	345.42	363.33	356.42	99	218.00	295.58	398.67	376.50	383.83	403.83	396.00

(Add \$25 One-time Policy Fee)

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 330-333

FEMALE RATES

Non-Tobacco User															Standard									
Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G									
65	199.67	252.33	301.17	267.75	273.42	305.08	282.42	65	221.67	280.33	334.83	297.75	303.75	339.00	313.67									
66	199.67	252.33	301.17	267.75	273.42	305.08	282.42	66	221.67	280.33	334.83	297.75	303.75	339.00	313.67									
67	199.67	252.33	301.17	267.75	273.42	305.08	282.42	67	221.67	280.33	334.83	297.75	303.75	339.00	313.67									
68	206.42	261.33	311.25	278.58	284.25	315.17	293.08	68	229.33	290.25	345.75	309.42	315.58	350.25	325.67									
69	211.83	268.67	319.33	287.25	292.83	323.42	302.25	69	235.33	298.50	355.08	319.17	325.17	359.42	335.67									
70	216.75	275.58	327.33	295.33	301.17	331.50	310.83	70	240.75	306.33	363.58	328.17	334.83	368.25	345.33									
71	221.42	282.58	335.08	303.75	309.75	339.33	319.50	71	246.17	313.83	372.42	337.50	344.25	377.08	355.17									
72	225.92	288.75	342.42	311.42	317.67	346.67	327.75	72	251.08	320.67	380.42	346.08	353.08	385.08	364.33									
73	229.67	294.42	349.17	318.92	325.67	353.83	335.67	73	255.33	327.17	388.17	354.33	361.67	393.33	372.92									
74	233.25	299.67	355.83	325.83	332.42	360.58	342.92	74	259.08	333.17	395.25	362.25	369.33	400.50	381.00									
75	236.08	304.17	361.67	332.08	338.83	366.42	349.50	75	262.08	337.83	402.00	369.00	376.67	407.08	388.33									
76	238.50	308.58	367.33	338.42	345.00	372.42	355.83	76	264.92	342.92	408.42	376.08	383.42	413.58	395.25									
77	240.42	312.00	372.75	344.08	351.00	377.67	361.67	77	267.17	346.83	414.33	382.17	390.00	419.67	402.17									
78	241.92	315.17	377.58	349.08	356.42	382.50	367.33	78	268.92	350.25	419.58	387.75	396.00	424.83	408.33									
79	243.58	318.33	382.50	354.33	361.33	387.42	372.75	79	270.58	353.67	424.83	393.42	401.58	430.67	414.33									
80	244.92	321.00	387.33	359.42	366.75	392.42	378.17	80	271.92	356.67	430.33	399.17	407.42	436.17	420.17									
81	245.25	323.08	391.50	363.75	371.08	396.58	382.83	81	272.58	358.83	435.00	404.25	412.50	440.67	425.25									
82	246.00	324.92	395.67	368.25	375.58	400.92	387.42	82	273.33	360.92	439.83	409.08	417.33	445.33	430.67									
83	246.92	327.17	400.33	372.92	380.58	405.58	392.58	83	274.33	363.58	444.92	414.42	422.83	450.75	436.17									
84	247.50	329.08	404.67	377.58	385.17	410.08	397.50	84	274.92	365.58	449.58	419.58	428.25	455.42	441.42									
85	248.08	330.92	408.92	382.08	390.00	414.33	402.17	85	275.83	367.67	454.50	424.50	433.08	460.33	446.83									
86	249.33	333.00	413.58	386.83	394.83	418.92	407.25	86	277.08	369.75	459.42	429.92	438.58	465.58	452.42									
87	250.08	334.67	418.17	391.50	399.17	423.33	411.58	87	277.67	371.83	464.58	435.00	443.42	470.42	457.50									
88	250.67	335.83	421.50	395.08	403.17	427.08	416.08	88	278.58	373.33	468.58	439.17	448.08	474.58	462.33									
89	251.83	338.25	426.75	400.50	408.58	432.33	421.33	89	279.92	375.58	474.33	444.92	453.92	480.33	468.17									
90	253.08	340.17	432.17	405.92	413.58	437.42	426.75	90	281.08	378.00	480.17	450.75	459.42	486.17	474.33									
91	253.83	341.67	436.67	410.42	418.33	442.17	431.42	91	282.00	379.67	484.92	456.00	464.83	491.25	479.42									
92	254.42	342.75	440.67	414.42	422.58	446.42	435.92	92	282.58	380.83	489.75	460.50	469.33	495.92	484.33									
93	254.67	343.17	444.75	418.50	426.58	450.33	440.08	93	282.92	381.17	494.08	464.83	474.00	500.25	488.83									
94	254.83	343.50	448.33	422.25	430.17	453.92	444.00	94	283.08	381.75	498.17	469.08	478.17	504.33	493.17									
95	255.00	344.42	452.25	426.00	434.25	457.92	448.08	95	283.17	382.50	502.50	473.25	482.58	508.67	498.00									
96	255.17	345.00	456.17	430.08	438.33	462.00	452.25	96	283.67	383.25	506.83	477.75	486.92	513.00	502.50									
97	255.33	345.58	460.17	434.08	442.33	465.92	456.42	97	283.83	384.17	511.17	482.42	491.42	517.83	507.00									
98	255.75	346.33	464.25	438.17	446.42	469.92	460.67	98	284.25	384.92	515.67	486.75	496.08	522.17	511.92									
99	255.92	347.08	468.17	442.17	450.58	474.17	464.83	99	284.42	385.50	520.17	491.25	500.67	526.67	516.58									

(Add \$25 One-time Policy Fee)

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 334, 349

FEMALE RATES

Non-Tobacco User								Standard							
Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Issue Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	160.83	203.25	242.67	215.67	220.25	245.75	227.50	65	178.58	225.83	269.67	239.83	244.67	273.08	252.67
66	160.83	203.25	242.67	215.67	220.25	245.75	227.50	66	178.58	225.83	269.67	239.83	244.67	273.08	252.67
67	160.83	203.25	242.67	215.67	220.25	245.75	227.50	67	178.58	225.83	269.67	239.83	244.67	273.08	252.67
68	166.25	210.50	250.75	224.42	229.00	253.83	236.08	68	184.75	233.83	278.50	249.25	254.25	282.17	262.33
69	170.58	216.42	257.25	231.42	235.83	260.50	243.50	69	189.58	240.50	286.00	257.17	262.00	289.50	270.42
70	174.58	222.00	263.67	237.92	242.67	267.08	250.33	70	193.92	246.75	292.92	264.42	269.67	296.67	278.17
71	178.33	227.67	269.92	244.67	249.50	273.33	257.42	71	198.25	252.75	300.00	271.92	277.33	303.75	286.17
72	182.00	232.58	275.83	250.83	255.92	279.25	264.00	72	202.25	258.33	306.42	278.75	284.42	310.17	293.50
73	185.00	237.17	281.33	256.92	262.33	285.08	270.42	73	205.67	263.50	312.75	285.42	291.33	316.83	300.42
74	187.92	241.42	286.58	262.42	267.75	290.50	276.25	74	208.67	268.33	318.42	291.83	297.50	322.67	306.92
75	190.17	245.08	291.33	267.50	273.00	295.17	281.58	75	211.08	272.08	323.83	297.25	303.42	327.92	312.83
76	192.17	248.58	295.92	272.58	277.92	300.00	286.58	76	213.42	276.25	329.00	302.92	308.83	333.17	318.42
77	193.67	251.33	300.25	277.17	282.75	304.25	291.33	77	215.17	279.33	333.75	307.92	314.17	338.08	323.92
78	194.92	253.83	304.17	281.17	287.08	308.17	295.92	78	216.67	282.17	338.00	312.33	319.00	342.17	328.92
79	196.25	256.42	308.17	285.42	291.08	312.08	300.25	79	218.00	284.92	342.17	316.92	323.50	346.92	333.75
80	197.33	258.58	312.00	289.50	295.42	316.08	304.58	80	219.08	287.33	346.67	321.50	328.17	351.42	338.42
81	197.58	260.25	315.42	293.00	298.92	319.50	308.33	81	219.58	289.00	350.42	325.67	332.33	355.00	342.58
82	198.17	261.75	318.75	296.67	302.58	323.00	312.08	82	220.17	290.75	354.25	329.50	336.17	358.75	346.92
83	198.92	263.50	322.50	300.42	306.58	326.75	316.25	83	221.00	292.92	358.42	333.83	340.67	363.08	351.42
84	199.42	265.08	326.00	304.17	310.33	330.33	320.25	84	221.50	294.50	362.17	338.00	345.00	366.83	355.58
85	199.83	266.58	329.42	307.75	314.17	333.75	323.92	85	222.25	296.17	366.17	342.00	348.83	370.83	360.00
86	200.83	268.25	333.17	311.67	318.00	337.50	328.08	86	223.17	297.83	370.08	346.33	353.33	375.08	364.42
87	201.42	269.58	336.92	315.42	321.50	341.00	331.58	87	223.67	299.58	374.25	350.42	357.17	378.92	368.58
88	201.92	270.58	339.58	318.25	324.83	344.00	335.17	88	224.42	300.75	377.50	353.83	360.92	382.33	372.42
89	202.92	272.50	343.75	322.67	329.17	348.25	339.42	89	225.50	302.58	382.08	358.42	365.67	386.92	377.08
90	203.83	274.08	348.08	327.00	333.17	352.33	343.75	90	226.42	304.50	386.75	363.08	370.08	391.58	382.08
91	204.42	275.25	351.75	330.58	337.00	356.25	347.50	91	227.17	305.83	390.67	367.33	374.50	395.75	386.17
92	204.92	276.08	355.00	333.83	340.42	359.58	351.17	92	227.67	306.83	394.50	371.00	378.08	399.50	390.17
93	205.17	276.50	358.25	337.17	343.67	362.75	354.50	93	227.92	307.00	398.00	374.50	381.83	403.00	393.83
94	205.33	276.75	361.17	340.17	346.58	365.67	357.67	94	228.00	307.50	401.25	377.83	385.25	406.25	397.33
95	205.42	277.42	364.33	343.17	349.83	368.92	360.92	95	228.17	308.17	404.83	381.25	388.75	409.75	401.17
96	205.50	277.92	367.42	346.42	353.08	372.17	364.33	96	228.50	308.75	408.33	384.83	392.25	413.25	404.83
97	205.67	278.42	370.75	349.67	356.33	375.33	367.67	97	228.58	309.42	411.83	388.58	395.83	417.08	408.42
98	206.00	279.00	374.00	352.92	359.58	378.58	371.08	98	229.00	310.08	415.42	392.08	399.58	420.58	412.42
99	206.17	279.58	377.08	356.25	363.00	381.92	374.50	99	229.08	310.58	419.08	395.75	403.33	424.25	416.17

(Add \$25 One-time Policy Fee)

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 337, 346

FEMALE RATES

Non-Tobacco User													Standard									
Issue Age	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	144.17	182.25	217.50	193.42	197.50	220.33	204.00	160.08	202.50	241.83	215.08	219.42	244.83	226.50								
66	144.17	182.25	217.50	193.42	197.50	220.33	204.00	160.08	202.50	241.83	215.08	219.42	244.83	226.50								
67	144.17	182.25	217.50	193.42	197.50	220.33	204.00	160.08	202.50	241.83	215.08	219.42	244.83	226.50								
68	149.08	188.75	224.83	201.17	205.33	227.58	211.67	165.67	209.67	249.75	223.50	227.92	253.00	235.17								
69	153.00	194.00	230.67	207.50	211.50	233.58	218.33	170.00	215.58	256.42	230.50	234.83	259.58	242.42								
70	156.58	199.00	236.42	213.33	217.50	239.42	224.50	173.92	221.25	262.58	237.00	241.83	266.00	249.42								
71	159.92	204.08	242.00	219.42	223.75	245.08	230.75	177.75	226.67	269.00	243.75	248.67	272.33	256.50								
72	163.17	208.58	247.33	224.92	229.42	250.33	236.75	181.33	231.58	274.75	249.92	255.00	278.08	263.17								
73	165.83	212.67	252.17	230.33	235.17	255.58	242.42	184.42	236.25	280.33	255.92	261.17	284.08	269.33								
74	168.50	216.42	257.00	235.33	240.08	260.42	247.67	187.08	240.58	285.50	261.67	266.75	289.25	275.17								
75	170.50	219.67	261.17	239.83	244.75	264.67	252.42	189.25	244.00	290.33	266.50	272.00	294.00	280.50								
76	172.25	222.83	265.33	244.42	249.17	269.00	257.00	191.33	247.67	295.00	271.58	276.92	298.67	285.50								
77	173.67	225.33	269.25	248.50	253.50	272.75	261.17	192.92	250.50	299.25	276.00	281.67	303.08	290.42								
78	174.75	227.58	272.67	252.08	257.42	276.25	265.33	194.25	253.00	303.00	280.08	286.00	306.83	294.92								
79	175.92	229.92	276.25	255.92	261.00	279.83	269.25	195.42	255.42	306.83	284.17	290.00	311.00	299.25								
80	176.92	231.83	279.75	259.58	264.92	283.42	273.08	196.42	257.58	310.83	288.25	294.25	315.00	303.42								
81	177.17	233.33	282.75	262.75	268.00	286.42	276.50	196.83	259.17	314.17	292.00	297.92	318.25	307.17								
82	177.67	234.67	285.75	266.00	271.25	289.58	279.83	197.42	260.67	317.67	295.42	301.42	321.67	311.00								
83	178.33	236.25	289.17	269.33	274.83	292.92	283.50	198.17	262.58	321.33	299.33	305.42	325.58	315.00								
84	178.75	237.67	292.25	272.67	278.17	296.17	287.08	198.58	264.00	324.67	303.00	309.33	328.92	318.83								
85	179.17	239.00	295.33	275.92	281.67	299.25	290.42	199.25	265.50	328.25	306.58	312.75	332.50	322.75								
86	180.08	240.50	298.67	279.42	285.17	302.58	294.17	200.08	267.08	331.83	310.50	316.75	336.25	326.75								
87	180.58	241.67	302.00	282.75	288.25	305.75	297.25	200.50	268.58	335.50	314.17	320.25	339.75	330.42								
88	181.00	242.58	304.42	285.33	291.17	308.42	300.50	201.17	269.67	338.42	317.17	323.58	342.75	333.92								
89	181.92	244.33	308.25	289.25	295.08	312.25	304.33	202.17	271.25	342.58	321.33	327.83	346.92	338.08								
90	182.75	245.67	312.08	293.17	298.67	315.92	308.25	203.00	273.00	346.75	325.58	331.83	351.08	342.58								
91	183.33	246.75	315.33	296.42	302.17	319.33	311.58	203.67	274.17	350.25	329.33	335.75	354.83	346.25								
92	183.75	247.58	318.25	299.33	305.17	322.42	314.83	204.08	275.08	353.75	332.58	339.00	358.17	349.83								
93	183.92	247.83	321.25	302.25	308.08	325.25	317.83	204.33	275.25	356.83	335.75	342.33	361.33	353.08								
94	184.08	248.08	323.83	305.00	310.67	327.83	320.67	204.42	275.75	359.75	338.75	345.33	364.25	356.17								
95	184.17	248.75	326.67	307.67	313.67	330.75	323.58	204.50	276.25	362.92	341.83	348.50	367.33	359.67								
96	184.25	249.17	329.42	310.58	316.58	333.67	326.67	204.83	276.83	366.08	345.08	351.67	370.50	362.92								
97	184.42	249.58	332.33	313.50	319.50	336.50	329.67	205.00	277.42	369.17	348.42	354.92	374.00	366.17								
98	184.75	250.17	335.33	316.42	322.42	339.42	332.67	205.33	278.00	372.42	351.58	358.25	377.08	369.75								
99	184.83	250.67	338.08	319.33	325.42	342.42	335.75	205.42	278.42	375.67	354.83	361.58	380.33	373.08								

(Add \$25 One-time Policy Fee)

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 321, 323-326, 344, 347

FEMALE RATES

Non-Tobacco User														Standard						
Issue Age	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	127.58	161.17	192.42	171.08	174.67	194.92	180.42	141.67	179.08	213.92	190.25	194.08	216.58	200.42						
66	127.58	161.17	192.42	171.08	174.67	194.92	180.42	141.67	179.08	213.92	190.25	194.08	216.58	200.42						
67	127.58	161.17	192.42	171.08	174.67	194.92	180.42	141.67	179.08	213.92	190.25	194.08	216.58	200.42						
68	131.83	166.92	198.83	178.00	181.58	201.33	187.25	146.50	185.42	220.92	197.67	201.67	223.75	208.08						
69	135.33	171.67	204.00	183.50	187.08	206.58	193.08	150.33	190.75	226.83	203.92	207.75	229.58	214.50						
70	138.50	176.08	209.08	188.67	192.42	211.83	198.58	153.83	195.67	232.33	209.67	213.92	235.25	220.58						
71	141.42	180.58	214.08	194.08	197.92	216.75	204.17	157.25	200.50	237.92	215.67	219.92	240.92	226.92						
72	144.33	184.50	218.75	198.92	203.00	221.50	209.42	160.42	204.92	243.00	221.08	225.58	246.00	232.75						
73	146.75	188.08	223.08	203.75	208.08	226.08	214.50	163.08	209.00	248.00	226.33	231.08	251.25	238.25						
74	149.00	191.50	227.33	208.17	212.33	230.42	219.08	165.50	212.83	252.50	231.42	235.92	255.92	243.42						
75	150.83	194.33	231.08	212.17	216.50	234.08	223.33	167.42	215.83	256.83	235.75	240.67	260.08	248.08						
76	152.42	197.17	234.67	216.17	220.42	237.92	227.33	169.25	219.08	260.92	240.25	244.92	264.25	252.50						
77	153.58	199.33	238.17	219.83	224.25	241.33	231.08	170.67	221.58	264.67	244.17	249.17	268.17	256.92						
78	154.58	201.33	241.25	223.00	227.67	244.42	234.67	171.83	223.75	268.08	247.75	253.00	271.42	260.83						
79	155.67	203.33	244.42	226.33	230.83	247.50	238.17	172.92	226.00	271.42	251.33	256.58	275.17	264.67						
80	156.50	205.08	247.42	229.58	234.33	250.67	241.58	173.75	227.92	274.92	255.00	260.25	278.67	268.42						
81	156.67	206.42	250.17	232.42	237.08	253.42	244.58	174.17	229.25	277.92	258.25	263.58	281.58	271.67						
82	157.17	207.58	252.83	235.25	240.00	256.17	247.50	174.58	230.58	281.00	261.33	266.58	284.50	275.17						
83	157.75	209.00	255.75	238.25	243.17	259.17	250.83	175.25	232.33	284.25	264.75	270.17	288.00	278.67						
84	158.17	210.25	258.58	241.25	246.08	262.00	254.00	175.67	233.58	287.25	268.08	273.58	290.92	282.00						
85	158.50	211.42	261.25	244.08	249.17	264.67	256.92	176.25	234.92	290.42	271.25	276.67	294.08	285.50						
86	159.25	212.75	264.25	247.17	252.25	267.67	260.17	177.00	236.25	293.50	274.67	280.25	297.50	289.00						
87	159.75	213.83	267.17	250.17	255.00	270.42	263.00	177.42	237.58	296.83	277.92	283.25	300.50	292.33						
88	160.17	214.58	269.33	252.42	257.58	272.83	265.83	178.00	238.50	299.42	280.58	286.25	303.25	295.33						
89	160.92	216.08	272.67	255.92	261.08	276.17	269.17	178.83	240.00	303.00	284.25	290.00	306.83	299.08						
90	161.67	217.33	276.08	259.33	264.25	279.42	272.67	179.58	241.50	306.75	288.00	293.50	310.58	303.00						
91	162.17	218.33	279.00	262.17	267.25	282.50	275.58	180.17	242.58	309.83	291.33	297.00	313.83	306.25						
92	162.50	219.00	281.58	264.75	270.00	285.17	278.50	180.58	243.33	312.92	294.25	299.83	316.83	309.42						
93	162.75	219.25	284.17	267.42	272.58	287.67	281.17	180.75	243.50	315.67	297.00	302.83	319.58	312.33						
94	162.83	219.50	286.42	269.75	274.83	290.00	283.67	180.83	243.92	318.25	299.67	305.50	322.17	315.08						
95	162.92	220.00	288.92	272.17	277.42	292.58	286.25	180.92	244.42	321.08	302.33	308.33	325.00	318.17						
96	163.00	220.42	291.42	274.75	280.00	295.17	288.92	181.25	244.83	323.83	305.25	311.08	327.75	321.08						
97	163.08	220.83	294.00	277.33	282.58	297.67	291.58	181.33	245.42	326.58	308.17	313.92	330.83	323.92						
98	163.42	221.25	296.58	279.92	285.17	300.25	294.33	181.58	245.92	329.50	311.00	316.92	333.58	327.08						
99	163.50	221.75	299.08	282.50	287.92	302.92	297.00	181.67	246.33	332.33	313.83	319.92	336.50	330.08						

(Add \$25 One-time Policy Fee)

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

FLORIDA

FOR USE IN FLORIDA ZIP CODES: ALL EXCEPT 321, 323-326, 330-334, 337, 344, 346-347, 349

FEMALE RATES

Non-Tobacco User													Standard									
Issue Age	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	133.08	168.17	200.83	178.50	182.33	203.42	188.33	147.83	186.92	223.17	198.50	202.50	226.00	209.08								
66	133.08	168.17	200.83	178.50	182.33	203.42	188.33	147.83	186.92	223.17	198.50	202.50	226.00	209.08								
67	133.08	168.17	200.83	178.50	182.33	203.42	188.33	147.83	186.92	223.17	198.50	202.50	226.00	209.08								
68	137.58	174.17	207.50	185.67	189.50	210.08	195.42	152.92	193.50	230.50	206.33	210.42	233.50	217.08								
69	141.17	179.08	212.92	191.50	195.17	215.58	201.50	156.92	199.00	236.67	212.83	216.83	239.58	223.83								
70	144.50	183.67	218.17	196.92	200.83	221.00	207.17	160.50	204.17	242.42	218.83	223.17	245.50	230.17								
71	147.58	188.42	223.42	202.50	206.50	226.17	213.00	164.08	209.17	248.33	225.00	229.50	251.42	236.83								
72	150.58	192.50	228.33	207.58	211.83	231.08	218.50	167.42	213.83	253.58	230.67	235.42	256.67	242.92								
73	153.08	196.33	232.83	212.58	217.08	235.92	223.83	170.17	218.08	258.83	236.17	241.08	262.17	248.58								
74	155.50	199.83	237.17	217.17	221.58	240.42	228.58	172.67	222.08	263.50	241.50	246.17	267.00	254.00								
75	157.42	202.83	241.08	221.42	225.92	244.33	233.00	174.67	225.17	268.00	246.00	251.08	271.42	258.92								
76	159.00	205.67	244.92	225.58	230.00	248.33	237.17	176.58	228.58	272.33	250.67	255.58	275.67	263.50								
77	160.33	208.00	248.50	229.42	234.00	251.83	241.08	178.08	231.17	276.17	254.83	260.00	279.83	268.08								
78	161.33	210.08	251.67	232.67	237.58	255.00	244.92	179.33	233.50	279.67	258.50	264.00	283.17	272.17								
79	162.42	212.17	255.00	236.17	240.92	258.33	248.50	180.42	235.83	283.17	262.33	267.67	287.08	276.17								
80	163.33	214.00	258.17	239.58	244.50	261.58	252.08	181.33	237.83	286.92	266.08	271.58	290.83	280.08								
81	163.50	215.42	261.00	242.50	247.42	264.42	255.17	181.67	239.17	290.00	269.50	275.00	293.83	283.50								
82	164.00	216.58	263.83	245.50	250.42	267.33	258.33	182.17	240.58	293.17	272.67	278.17	296.92	287.08								
83	164.58	218.08	266.92	248.58	253.67	270.42	261.67	182.92	242.42	296.58	276.33	281.92	300.50	290.83								
84	165.00	219.42	269.83	251.67	256.83	273.42	265.00	183.33	243.67	299.67	279.67	285.50	303.58	294.33								
85	165.42	220.58	272.58	254.67	260.00	276.17	268.08	183.92	245.08	303.00	283.00	288.67	306.92	297.92								
86	166.17	222.00	275.67	257.92	263.17	279.33	271.50	184.67	246.50	306.33	286.58	292.42	310.42	301.58								
87	166.67	223.08	278.83	261.00	266.08	282.17	274.42	185.08	247.92	309.67	290.00	295.58	313.58	305.00								
88	167.08	223.92	281.00	263.42	268.83	284.67	277.42	185.67	248.92	312.42	292.83	298.67	316.42	308.17								
89	167.92	225.50	284.50	267.00	272.42	288.17	280.92	186.58	250.42	316.17	296.58	302.58	320.17	312.08								
90	168.67	226.83	288.08	270.58	275.67	291.58	284.50	187.42	252.00	320.08	300.50	306.33	324.08	316.17								
91	169.17	227.83	291.08	273.58	278.92	294.83	287.58	188.00	253.08	323.33	304.00	309.92	327.50	319.58								
92	169.58	228.50	293.83	276.33	281.67	297.58	290.58	188.42	253.92	326.50	307.00	312.92	330.58	322.92								
93	169.83	228.83	296.50	279.00	284.42	300.17	293.42	188.58	254.08	329.42	309.92	316.00	333.50	325.92								
94	169.92	229.00	298.92	281.50	286.83	302.58	296.00	188.67	254.50	332.08	312.67	318.83	336.17	328.83								
95	170.00	229.58	301.50	284.00	289.50	305.33	298.67	188.83	255.00	335.00	315.50	321.67	339.08	332.00								
96	170.08	230.00	304.08	286.67	292.17	308.00	301.50	189.08	255.50	337.92	318.50	324.58	342.00	335.00								
97	170.17	230.42	306.83	289.42	294.92	310.58	304.33	189.17	256.08	340.83	321.58	327.58	345.17	338.00								
98	170.50	230.92	309.50	292.08	297.58	313.33	307.08	189.50	256.58	343.83	324.50	330.67	348.08	341.33								
99	170.58	231.42	312.08	294.83	300.42	316.08	309.92	189.58	257.00	346.83	327.50	333.83	351.08	344.42								

(Add \$25 One-time Policy Fee)