

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/07**

**ALABAMA**

FOR USE IN ALABAMA ZIP CODES: 350-352, 355

**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	1,126	1,418	1,595	1,432	1,445	1,647	1,465	65	1,251	1,576	1,772	1,591	1,605	1,830	1,628
66	1,126	1,418	1,595	1,432	1,445	1,647	1,465	66	1,251	1,576	1,772	1,591	1,605	1,830	1,628
67	1,126	1,418	1,595	1,432	1,445	1,647	1,465	67	1,251	1,576	1,772	1,591	1,605	1,830	1,628
68	1,173	1,477	1,666	1,492	1,505	1,716	1,527	68	1,303	1,642	1,851	1,658	1,673	1,907	1,696
69	1,225	1,544	1,735	1,559	1,573	1,783	1,595	69	1,362	1,716	1,927	1,733	1,747	1,981	1,772
70	1,274	1,605	1,800	1,621	1,636	1,849	1,658	70	1,415	1,784	1,999	1,802	1,818	2,054	1,843
71	1,323	1,666	1,863	1,683	1,698	1,912	1,721	71	1,470	1,852	2,070	1,870	1,886	2,125	1,913
72	1,368	1,724	1,922	1,741	1,757	1,973	1,781	72	1,520	1,916	2,135	1,935	1,952	2,191	1,979
73	1,412	1,779	1,975	1,797	1,812	2,027	1,838	73	1,569	1,976	2,196	1,996	2,014	2,251	2,041
74	1,452	1,830	2,028	1,848	1,864	2,078	1,890	74	1,614	2,034	2,253	2,054	2,072	2,309	2,100
75	1,489	1,876	2,076	1,895	1,911	2,125	1,938	75	1,655	2,085	2,306	2,105	2,124	2,361	2,154
76	1,524	1,919	2,119	1,938	1,955	2,165	1,982	76	1,693	2,133	2,355	2,154	2,172	2,406	2,203
77	1,556	1,960	2,165	1,980	1,997	2,204	2,025	77	1,729	2,179	2,406	2,200	2,219	2,449	2,250
78	1,587	1,998	2,204	2,018	2,036	2,238	2,064	78	1,762	2,221	2,449	2,243	2,262	2,486	2,293
79	1,614	2,033	2,241	2,054	2,072	2,269	2,100	79	1,793	2,260	2,490	2,282	2,302	2,521	2,333
80	1,640	2,066	2,270	2,086	2,105	2,297	2,135	80	1,822	2,296	2,522	2,318	2,338	2,553	2,371
81	1,663	2,096	2,298	2,117	2,135	2,328	2,165	81	1,848	2,329	2,554	2,352	2,372	2,586	2,406
82	1,685	2,124	2,327	2,145	2,164	2,357	2,193	82	1,873	2,360	2,585	2,384	2,405	2,619	2,438
83	1,707	2,151	2,353	2,172	2,191	2,386	2,222	83	1,897	2,391	2,615	2,414	2,435	2,651	2,470
84	1,728	2,178	2,379	2,200	2,219	2,413	2,250	84	1,920	2,420	2,644	2,444	2,465	2,682	2,500
85	1,749	2,204	2,405	2,226	2,245	2,440	2,276	85	1,944	2,449	2,671	2,473	2,495	2,711	2,529
86	1,768	2,228	2,428	2,250	2,270	2,465	2,302	86	1,965	2,476	2,697	2,500	2,522	2,739	2,558
87	1,787	2,252	2,451	2,274	2,294	2,490	2,326	87	1,986	2,502	2,723	2,527	2,549	2,767	2,585
88	1,805	2,274	2,473	2,297	2,317	2,513	2,350	88	2,006	2,527	2,748	2,553	2,575	2,792	2,610
89	1,823	2,296	2,494	2,318	2,339	2,535	2,372	89	2,024	2,552	2,771	2,577	2,599	2,816	2,636
90	1,839	2,316	2,515	2,339	2,359	2,555	2,393	90	2,042	2,574	2,795	2,600	2,622	2,839	2,659
91	1,853	2,335	2,535	2,358	2,379	2,574	2,412	91	2,059	2,595	2,817	2,621	2,644	2,860	2,681
92	1,868	2,353	2,554	2,376	2,397	2,591	2,431	92	2,075	2,615	2,837	2,641	2,664	2,879	2,701
93	1,881	2,370	2,570	2,393	2,414	2,608	2,448	93	2,090	2,633	2,856	2,660	2,683	2,898	2,720
94	1,893	2,385	2,586	2,409	2,430	2,623	2,463	94	2,103	2,650	2,873	2,676	2,700	2,914	2,737
95	1,904	2,399	2,600	2,422	2,443	2,636	2,478	95	2,116	2,666	2,889	2,692	2,715	2,928	2,753
96	1,915	2,413	2,615	2,437	2,458	2,649	2,493	96	2,128	2,681	2,904	2,708	2,731	2,943	2,769
97	1,927	2,428	2,628	2,451	2,473	2,663	2,507	97	2,140	2,696	2,920	2,724	2,747	2,959	2,786
98	1,937	2,441	2,643	2,465	2,487	2,676	2,522	98	2,153	2,713	2,937	2,739	2,764	2,974	2,802
99	1,949	2,456	2,658	2,480	2,502	2,690	2,537	99	2,166	2,729	2,953	2,756	2,779	2,989	2,818

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-10/07 AL

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/07**

**ALABAMA**

FOR USE IN ALABAMA ZIP CODES: ALL EXCEPT 350-352, 355

**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	1,018	1,283	1,443	1,296	1,307	1,491	1,325	65	1,131	1,426	1,604	1,439	1,453	1,656	1,473
66	1,018	1,283	1,443	1,296	1,307	1,491	1,325	66	1,131	1,426	1,604	1,439	1,453	1,656	1,473
67	1,018	1,283	1,443	1,296	1,307	1,491	1,325	67	1,131	1,426	1,604	1,439	1,453	1,656	1,473
68	1,061	1,337	1,508	1,350	1,361	1,552	1,381	68	1,179	1,486	1,675	1,500	1,513	1,725	1,534
69	1,109	1,397	1,569	1,411	1,423	1,613	1,443	69	1,232	1,552	1,743	1,568	1,581	1,793	1,604
70	1,152	1,453	1,628	1,467	1,480	1,673	1,500	70	1,281	1,614	1,809	1,630	1,644	1,858	1,667
71	1,197	1,508	1,685	1,523	1,536	1,730	1,557	71	1,330	1,676	1,872	1,692	1,706	1,923	1,731
72	1,238	1,560	1,739	1,575	1,589	1,785	1,611	72	1,376	1,734	1,931	1,751	1,766	1,983	1,791
73	1,278	1,609	1,787	1,625	1,640	1,834	1,663	73	1,419	1,788	1,986	1,806	1,822	2,037	1,847
74	1,314	1,656	1,834	1,672	1,686	1,880	1,710	74	1,460	1,840	2,039	1,858	1,874	2,089	1,900
75	1,347	1,698	1,878	1,715	1,729	1,923	1,754	75	1,497	1,887	2,086	1,905	1,922	2,137	1,948
76	1,378	1,737	1,917	1,754	1,769	1,959	1,794	76	1,531	1,929	2,131	1,948	1,966	2,176	1,993
77	1,408	1,774	1,959	1,792	1,807	1,994	1,833	77	1,565	1,971	2,176	1,990	2,007	2,215	2,036
78	1,435	1,808	1,994	1,826	1,842	2,024	1,868	78	1,594	2,009	2,215	2,029	2,046	2,250	2,075
79	1,460	1,839	2,027	1,858	1,874	2,053	1,900	79	1,623	2,044	2,252	2,064	2,082	2,281	2,111
80	1,484	1,870	2,054	1,888	1,905	2,079	1,931	80	1,648	2,078	2,282	2,098	2,116	2,309	2,145
81	1,505	1,896	2,080	1,915	1,931	2,106	1,959	81	1,672	2,107	2,310	2,128	2,146	2,340	2,176
82	1,525	1,922	2,105	1,941	1,958	2,133	1,985	82	1,695	2,136	2,339	2,157	2,176	2,369	2,206
83	1,545	1,947	2,129	1,966	1,983	2,158	2,010	83	1,717	2,163	2,366	2,184	2,203	2,399	2,234
84	1,564	1,970	2,153	1,990	2,007	2,183	2,036	84	1,738	2,190	2,392	2,212	2,231	2,426	2,262
85	1,583	1,994	2,176	2,014	2,031	2,208	2,060	85	1,758	2,215	2,417	2,237	2,257	2,453	2,289
86	1,600	2,016	2,196	2,036	2,054	2,231	2,082	86	1,777	2,240	2,441	2,262	2,282	2,479	2,314
87	1,617	2,038	2,217	2,058	2,076	2,252	2,104	87	1,796	2,264	2,463	2,287	2,307	2,503	2,339
88	1,633	2,058	2,237	2,079	2,097	2,273	2,126	88	1,815	2,287	2,486	2,309	2,329	2,526	2,362
89	1,649	2,078	2,256	2,098	2,117	2,293	2,146	89	1,832	2,309	2,507	2,331	2,351	2,548	2,385
90	1,663	2,096	2,275	2,117	2,135	2,311	2,165	90	1,848	2,328	2,529	2,352	2,372	2,569	2,405
91	1,677	2,113	2,293	2,134	2,153	2,328	2,182	91	1,863	2,347	2,549	2,371	2,392	2,588	2,425
92	1,690	2,129	2,310	2,150	2,169	2,345	2,199	92	1,877	2,366	2,567	2,389	2,410	2,605	2,443
93	1,701	2,144	2,326	2,165	2,184	2,360	2,214	93	1,891	2,383	2,584	2,406	2,427	2,622	2,461
94	1,713	2,157	2,340	2,179	2,198	2,373	2,229	94	1,903	2,398	2,599	2,422	2,442	2,636	2,477
95	1,722	2,171	2,352	2,192	2,211	2,385	2,242	95	1,914	2,412	2,613	2,436	2,457	2,650	2,491
96	1,733	2,183	2,366	2,205	2,224	2,397	2,255	96	1,926	2,425	2,628	2,450	2,471	2,663	2,505
97	1,743	2,196	2,378	2,217	2,237	2,409	2,269	97	1,936	2,440	2,642	2,464	2,485	2,677	2,520
98	1,753	2,209	2,391	2,231	2,251	2,422	2,282	98	1,948	2,455	2,657	2,479	2,500	2,690	2,536
99	1,763	2,222	2,404	2,244	2,264	2,434	2,295	99	1,960	2,469	2,671	2,494	2,515	2,705	2,550

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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**RATES EFFECTIVE 10/1/07**

**ALABAMA**

FOR USE IN ALABAMA ZIP CODES: 350-352, 355

**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	979	1,233	1,387	1,245	1,256	1,432	1,274	65	1,088	1,370	1,541	1,384	1,395	1,592	1,415
66	979	1,233	1,387	1,245	1,256	1,432	1,274	66	1,088	1,370	1,541	1,384	1,395	1,592	1,415
67	979	1,233	1,387	1,245	1,256	1,432	1,274	67	1,088	1,370	1,541	1,384	1,395	1,592	1,415
68	1,020	1,285	1,449	1,298	1,309	1,492	1,327	68	1,133	1,428	1,610	1,442	1,454	1,658	1,474
69	1,066	1,343	1,508	1,356	1,367	1,551	1,387	69	1,184	1,492	1,676	1,507	1,519	1,723	1,540
70	1,108	1,397	1,565	1,410	1,422	1,608	1,442	70	1,231	1,551	1,739	1,567	1,580	1,786	1,602
71	1,150	1,449	1,620	1,464	1,476	1,663	1,497	71	1,278	1,611	1,800	1,626	1,640	1,848	1,663
72	1,190	1,499	1,671	1,514	1,528	1,716	1,549	72	1,322	1,666	1,856	1,682	1,697	1,906	1,721
73	1,227	1,547	1,718	1,562	1,576	1,762	1,598	73	1,364	1,719	1,909	1,736	1,750	1,957	1,776
74	1,263	1,592	1,763	1,608	1,621	1,807	1,643	74	1,403	1,768	1,959	1,786	1,801	2,008	1,826
75	1,295	1,632	1,805	1,647	1,662	1,848	1,685	75	1,439	1,813	2,006	1,831	1,847	2,053	1,872
76	1,324	1,668	1,843	1,685	1,700	1,883	1,724	76	1,472	1,854	2,048	1,873	1,889	2,092	1,915
77	1,353	1,705	1,883	1,722	1,737	1,916	1,761	77	1,504	1,894	2,092	1,913	1,930	2,129	1,956
78	1,380	1,738	1,916	1,755	1,770	1,946	1,796	78	1,533	1,931	2,129	1,950	1,967	2,162	1,995
79	1,403	1,768	1,949	1,785	1,801	1,973	1,826	79	1,559	1,965	2,165	1,983	2,001	2,192	2,029
80	1,426	1,797	1,974	1,814	1,830	1,998	1,855	80	1,584	1,996	2,193	2,016	2,034	2,220	2,062
81	1,447	1,823	1,999	1,841	1,856	2,024	1,883	81	1,608	2,025	2,221	2,045	2,063	2,249	2,092
82	1,466	1,847	2,023	1,865	1,882	2,050	1,908	82	1,629	2,053	2,248	2,073	2,091	2,277	2,120
83	1,485	1,871	2,046	1,889	1,906	2,075	1,932	83	1,650	2,079	2,273	2,099	2,118	2,305	2,147
84	1,504	1,894	2,069	1,913	1,929	2,099	1,956	84	1,671	2,104	2,298	2,125	2,144	2,332	2,174
85	1,520	1,916	2,091	1,935	1,952	2,122	1,979	85	1,689	2,129	2,323	2,150	2,169	2,357	2,200
86	1,538	1,937	2,112	1,957	1,974	2,144	2,001	86	1,708	2,154	2,346	2,175	2,193	2,382	2,224
87	1,554	1,958	2,130	1,978	1,995	2,165	2,022	87	1,727	2,176	2,368	2,198	2,217	2,406	2,247
88	1,570	1,978	2,150	1,997	2,015	2,185	2,043	88	1,744	2,198	2,389	2,220	2,239	2,428	2,270
89	1,584	1,997	2,169	2,016	2,034	2,204	2,062	89	1,761	2,219	2,410	2,241	2,260	2,449	2,291
90	1,599	2,014	2,187	2,034	2,052	2,222	2,081	90	1,777	2,239	2,430	2,261	2,280	2,469	2,312
91	1,612	2,031	2,204	2,051	2,069	2,239	2,098	91	1,791	2,256	2,450	2,279	2,298	2,486	2,331
92	1,624	2,046	2,221	2,066	2,084	2,253	2,114	92	1,805	2,273	2,468	2,296	2,316	2,504	2,349
93	1,636	2,061	2,235	2,081	2,099	2,268	2,128	93	1,818	2,290	2,483	2,312	2,332	2,520	2,365
94	1,646	2,074	2,248	2,095	2,113	2,281	2,142	94	1,829	2,305	2,498	2,327	2,348	2,534	2,380
95	1,656	2,086	2,261	2,106	2,125	2,292	2,155	95	1,840	2,317	2,512	2,340	2,361	2,546	2,394
96	1,665	2,098	2,273	2,119	2,138	2,304	2,167	96	1,850	2,331	2,525	2,354	2,375	2,560	2,408
97	1,675	2,111	2,286	2,132	2,150	2,315	2,180	97	1,862	2,345	2,540	2,369	2,389	2,573	2,422
98	1,685	2,123	2,298	2,144	2,163	2,327	2,193	98	1,872	2,359	2,554	2,382	2,403	2,586	2,437
99	1,695	2,136	2,311	2,157	2,176	2,339	2,206	99	1,884	2,373	2,567	2,396	2,417	2,599	2,451

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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**MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/07**

**ALABAMA**

FOR USE IN ALABAMA ZIP CODES: ALL EXCEPT 350-352, 355

**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	885	1,115	1,255	1,127	1,136	1,296	1,152	65	984	1,240	1,395	1,252	1,263	1,440	1,281
66	885	1,115	1,255	1,127	1,136	1,296	1,152	66	984	1,240	1,395	1,252	1,263	1,440	1,281
67	885	1,115	1,255	1,127	1,136	1,296	1,152	67	984	1,240	1,395	1,252	1,263	1,440	1,281
68	922	1,163	1,311	1,174	1,185	1,350	1,201	68	1,025	1,292	1,456	1,304	1,316	1,500	1,334
69	964	1,215	1,364	1,226	1,237	1,403	1,255	69	1,072	1,350	1,516	1,363	1,375	1,559	1,394
70	1,002	1,264	1,416	1,276	1,286	1,454	1,304	70	1,113	1,403	1,573	1,417	1,430	1,616	1,450
71	1,040	1,311	1,466	1,324	1,336	1,505	1,355	71	1,156	1,457	1,628	1,472	1,484	1,672	1,505
72	1,076	1,357	1,511	1,370	1,382	1,552	1,401	72	1,196	1,508	1,680	1,522	1,535	1,724	1,557
73	1,111	1,399	1,554	1,414	1,426	1,594	1,446	73	1,234	1,555	1,727	1,570	1,584	1,771	1,606
74	1,143	1,440	1,595	1,454	1,467	1,635	1,487	74	1,269	1,600	1,773	1,616	1,629	1,816	1,652
75	1,171	1,476	1,633	1,491	1,504	1,672	1,525	75	1,302	1,641	1,815	1,657	1,671	1,857	1,694
76	1,198	1,510	1,667	1,525	1,538	1,703	1,560	76	1,332	1,678	1,853	1,695	1,709	1,892	1,733
77	1,225	1,543	1,703	1,558	1,571	1,734	1,593	77	1,360	1,714	1,892	1,731	1,746	1,927	1,770
78	1,248	1,572	1,734	1,587	1,602	1,760	1,625	78	1,387	1,747	1,927	1,764	1,779	1,956	1,805
79	1,269	1,600	1,763	1,615	1,629	1,785	1,652	79	1,411	1,777	1,959	1,795	1,811	1,984	1,835
80	1,290	1,625	1,786	1,642	1,656	1,808	1,679	80	1,434	1,806	1,985	1,824	1,840	2,008	1,866
81	1,309	1,649	1,809	1,665	1,680	1,832	1,703	81	1,454	1,833	2,009	1,851	1,867	2,035	1,892
82	1,326	1,671	1,831	1,687	1,702	1,854	1,726	82	1,473	1,857	2,034	1,875	1,891	2,061	1,918
83	1,343	1,693	1,852	1,709	1,724	1,877	1,748	83	1,492	1,881	2,057	1,899	1,916	2,085	1,943
84	1,360	1,714	1,872	1,731	1,745	1,899	1,770	84	1,511	1,904	2,080	1,923	1,940	2,110	1,967
85	1,376	1,734	1,891	1,751	1,766	1,920	1,791	85	1,529	1,927	2,101	1,946	1,963	2,133	1,990
86	1,392	1,753	1,910	1,771	1,786	1,940	1,811	86	1,546	1,948	2,122	1,967	1,985	2,156	2,012
87	1,406	1,772	1,928	1,790	1,805	1,959	1,830	87	1,563	1,968	2,142	1,988	2,005	2,176	2,033
88	1,420	1,790	1,946	1,807	1,823	1,977	1,849	88	1,578	1,988	2,161	2,008	2,025	2,196	2,054
89	1,434	1,807	1,963	1,824	1,840	1,994	1,866	89	1,593	2,007	2,180	2,027	2,044	2,215	2,073
90	1,447	1,822	1,979	1,840	1,856	2,010	1,883	90	1,607	2,025	2,198	2,045	2,062	2,233	2,092
91	1,458	1,837	1,994	1,855	1,872	2,025	1,898	91	1,621	2,042	2,216	2,062	2,080	2,250	2,109
92	1,470	1,852	2,009	1,870	1,886	2,039	1,912	92	1,633	2,057	2,233	2,078	2,096	2,266	2,125
93	1,480	1,865	2,023	1,883	1,899	2,052	1,926	93	1,644	2,072	2,247	2,092	2,110	2,280	2,139
94	1,490	1,876	2,034	1,895	1,911	2,063	1,938	94	1,655	2,085	2,260	2,105	2,124	2,292	2,154
95	1,498	1,888	2,045	1,906	1,923	2,074	1,949	95	1,664	2,097	2,272	2,118	2,137	2,304	2,166
96	1,507	1,898	2,057	1,917	1,934	2,084	1,961	96	1,674	2,109	2,285	2,130	2,149	2,316	2,178
97	1,515	1,910	2,068	1,929	1,946	2,095	1,972	97	1,684	2,121	2,298	2,143	2,161	2,328	2,192
98	1,525	1,921	2,080	1,940	1,957	2,105	1,985	98	1,694	2,135	2,310	2,156	2,175	2,340	2,205
99	1,533	1,932	2,091	1,951	1,968	2,117	1,996	99	1,704	2,147	2,323	2,168	2,187	2,351	2,217

(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 10/1/07**

**ALABAMA**

FOR USE IN ALABAMA ZIP CODES: 350-352, 355

**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	93.83	118.17	132.92	119.33	120.42	137.25	122.08	65	104.25	131.33	147.67	132.58	133.75	152.50	135.67
66	93.83	118.17	132.92	119.33	120.42	137.25	122.08	66	104.25	131.33	147.67	132.58	133.75	152.50	135.67
67	93.83	118.17	132.92	119.33	120.42	137.25	122.08	67	104.25	131.33	147.67	132.58	133.75	152.50	135.67
68	97.75	123.08	138.83	124.33	125.42	143.00	127.25	68	108.58	136.83	154.25	138.17	139.42	158.92	141.33
69	102.08	128.67	144.58	129.92	131.08	148.58	132.92	69	113.50	143.00	160.58	144.42	145.58	165.08	147.67
70	106.17	133.75	150.00	135.08	136.33	154.08	138.17	70	117.92	148.67	166.58	150.17	151.50	171.17	153.58
71	110.25	138.83	155.25	140.25	141.50	159.33	143.42	71	122.50	154.33	172.50	155.83	157.17	177.08	159.42
72	114.00	143.67	160.17	145.08	146.42	164.42	148.42	72	126.67	159.67	177.92	161.25	162.67	182.58	164.92
73	117.67	148.25	164.58	149.75	151.00	168.92	153.17	73	130.75	164.67	183.00	166.33	167.83	187.58	170.08
74	121.00	152.50	169.00	154.00	155.33	173.17	157.50	74	134.50	169.50	187.75	171.17	172.67	192.42	175.00
75	124.08	156.33	173.00	157.92	159.25	177.08	161.50	75	137.92	173.75	192.17	175.42	177.00	196.75	179.50
76	127.00	159.92	176.58	161.50	162.92	180.42	165.17	76	141.08	177.75	196.25	179.50	181.00	200.50	183.58
77	129.67	163.33	180.42	165.00	166.42	183.67	168.75	77	144.08	181.58	200.50	183.33	184.92	204.08	187.50
78	132.25	166.50	183.67	168.17	169.67	186.50	172.00	78	146.83	185.08	204.08	186.92	188.50	207.17	191.08
79	134.50	169.42	186.75	171.17	172.67	189.08	175.00	79	149.42	188.33	207.50	190.17	191.83	210.08	194.42
80	136.67	172.17	189.17	173.83	175.42	191.42	177.92	80	151.83	191.33	210.17	193.17	194.83	212.75	197.58
81	138.58	174.67	191.50	176.42	177.92	194.00	180.42	81	154.00	194.08	212.83	196.00	197.67	215.50	200.50
82	140.42	177.00	193.92	178.75	180.33	196.42	182.75	82	156.08	196.67	215.42	198.67	200.42	218.25	203.17
83	142.25	179.25	196.08	181.00	182.58	198.83	185.17	83	158.08	199.25	217.92	201.17	202.92	220.92	205.83
84	144.00	181.50	198.25	183.33	184.92	201.08	187.50	84	160.00	201.67	220.33	203.67	205.42	223.50	208.33
85	145.75	183.67	200.42	185.50	187.08	203.33	189.67	85	162.00	204.08	222.58	206.08	207.92	225.92	210.75
86	147.33	185.67	202.33	187.50	189.17	205.42	191.83	86	163.75	206.33	224.75	208.33	210.17	228.25	213.17
87	148.92	187.67	204.25	189.50	191.17	207.50	193.83	87	165.50	208.50	226.92	210.58	212.42	230.58	215.42
88	150.42	189.50	206.08	191.42	193.08	209.42	195.83	88	167.17	210.58	229.00	212.75	214.58	232.67	217.50
89	151.92	191.33	207.83	193.17	194.92	211.25	197.67	89	168.67	212.67	230.92	214.75	216.58	234.67	219.67
90	153.25	193.00	209.58	194.92	196.58	212.92	199.42	90	170.17	214.50	232.92	216.67	218.50	236.58	221.58
91	154.42	194.58	211.25	196.50	198.25	214.50	201.00	91	171.58	216.25	234.75	218.42	220.33	238.33	223.42
92	155.67	196.08	212.83	198.00	199.75	215.92	202.58	92	172.92	217.92	236.42	220.08	222.00	239.92	225.08
93	156.75	197.50	214.17	199.42	201.17	217.33	204.00	93	174.17	219.42	238.00	221.67	223.58	241.50	226.67
94	157.75	198.75	215.50	200.75	202.50	218.58	205.25	94	175.25	220.83	239.42	223.00	225.00	242.83	228.08
95	158.67	199.92	216.67	201.83	203.58	219.67	206.50	95	176.33	222.17	240.75	224.33	226.25	244.00	229.42
96	159.58	201.08	217.92	203.08	204.83	220.75	207.75	96	177.33	223.42	242.00	225.67	227.58	245.25	230.75
97	160.58	202.33	219.00	204.25	206.08	221.92	208.92	97	178.33	224.67	243.33	227.00	228.92	246.58	232.17
98	161.42	203.42	220.25	205.42	207.25	223.00	210.17	98	179.42	226.08	244.75	228.25	230.33	247.83	233.50
99	162.42	204.67	221.50	206.67	208.50	224.17	211.42	99	180.50	227.42	246.08	229.67	231.58	249.08	234.83

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/07**

**ALABAMA**

FOR USE IN ALABAMA ZIP CODES: ALL EXCEPT 350-352, 355

**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	84.83	106.92	120.25	108.00	108.92	124.25	110.42	65	94.25	118.83	133.67	119.92	121.08	138.00	122.75
66	84.83	106.92	120.25	108.00	108.92	124.25	110.42	66	94.25	118.83	133.67	119.92	121.08	138.00	122.75
67	84.83	106.92	120.25	108.00	108.92	124.25	110.42	67	94.25	118.83	133.67	119.92	121.08	138.00	122.75
68	88.42	111.42	125.67	112.50	113.42	129.33	115.08	68	98.25	123.83	139.58	125.00	126.08	143.75	127.83
69	92.42	116.42	130.75	117.58	118.58	134.42	120.25	69	102.67	129.33	145.25	130.67	131.75	149.42	133.67
70	96.00	121.08	135.67	122.25	123.33	139.42	125.00	70	106.75	134.50	150.75	135.83	137.00	154.83	138.92
71	99.75	125.67	140.42	126.92	128.00	144.17	129.75	71	110.83	139.67	156.00	141.00	142.17	160.25	144.25
72	103.17	130.00	144.92	131.25	132.42	148.75	134.25	72	114.67	144.50	160.92	145.92	147.17	165.25	149.25
73	106.50	134.08	148.92	135.42	136.67	152.83	138.58	73	118.25	149.00	165.50	150.50	151.83	169.75	153.92
74	109.50	138.00	152.83	139.33	140.50	156.67	142.50	74	121.67	153.33	169.92	154.83	156.17	174.08	158.33
75	112.25	141.50	156.50	142.92	144.08	160.25	146.17	75	124.75	157.25	173.83	158.75	160.17	178.08	162.33
76	114.83	144.75	159.75	146.17	147.42	163.25	149.50	76	127.58	160.75	177.58	162.33	163.83	181.33	166.08
77	117.33	147.83	163.25	149.33	150.58	166.17	152.75	77	130.42	164.25	181.33	165.83	167.25	184.58	169.67
78	119.58	150.67	166.17	152.17	153.50	168.67	155.67	78	132.83	167.42	184.58	169.08	170.50	187.50	172.92
79	121.67	153.25	168.92	154.83	156.17	171.08	158.33	79	135.25	170.33	187.67	172.00	173.50	190.08	175.92
80	123.67	155.83	171.17	157.33	158.75	173.25	160.92	80	137.33	173.17	190.17	174.83	176.33	192.42	178.75
81	125.42	158.00	173.33	159.58	160.92	175.50	163.25	81	139.33	175.58	192.50	177.33	178.83	195.00	181.33
82	127.08	160.17	175.42	161.75	163.17	177.75	165.42	82	141.25	178.00	194.92	179.75	181.33	197.42	183.83
83	128.75	162.25	177.42	163.83	165.25	179.83	167.50	83	143.08	180.25	197.17	182.00	183.58	199.92	186.17
84	130.33	164.17	179.42	165.83	167.25	181.92	169.67	84	144.83	182.50	199.33	184.33	185.92	202.17	188.50
85	131.92	166.17	181.33	167.83	169.25	184.00	171.67	85	146.50	184.58	201.42	186.42	188.08	204.42	190.75
86	133.33	168.00	183.00	169.67	171.17	185.92	173.50	86	148.08	186.67	203.42	188.50	190.17	206.58	192.83
87	134.75	169.83	184.75	171.50	173.00	187.67	175.33	87	149.67	188.67	205.25	190.58	192.25	208.58	194.92
88	136.08	171.50	186.42	173.25	174.75	189.42	177.17	88	151.25	190.58	207.17	192.42	194.08	210.50	196.83
89	137.42	173.17	188.00	174.83	176.42	191.08	178.83	89	152.67	192.42	208.92	194.25	195.92	212.33	198.75
90	138.58	174.67	189.58	176.42	177.92	192.58	180.42	90	154.00	194.00	210.75	196.00	197.67	214.08	200.42
91	139.75	176.08	191.08	177.83	179.42	194.00	181.83	91	155.25	195.58	212.42	197.58	199.33	215.67	202.08
92	140.83	177.42	192.50	179.17	180.75	195.42	183.25	92	156.42	197.17	213.92	199.08	200.83	217.08	203.58
93	141.75	178.67	193.83	180.42	182.00	196.67	184.50	93	157.58	198.58	215.33	200.50	202.25	218.50	205.08
94	142.75	179.75	195.00	181.58	183.17	197.75	185.75	94	158.58	199.83	216.58	201.83	203.50	219.67	206.42
95	143.50	180.92	196.00	182.67	184.25	198.75	186.83	95	159.50	201.00	217.75	203.00	204.75	220.83	207.58
96	144.42	181.92	197.17	183.75	185.33	199.75	187.92	96	160.50	202.08	219.00	204.17	205.92	221.92	208.75
97	145.25	183.00	198.17	184.75	186.42	200.75	189.08	97	161.33	203.33	220.17	205.33	207.08	223.08	210.00
98	146.08	184.08	199.25	185.92	187.58	201.83	190.17	98	162.33	204.58	221.42	206.58	208.33	224.17	211.33
99	146.92	185.17	200.33	187.00	188.67	202.83	191.25	99	163.33	205.75	222.58	207.83	209.58	225.42	212.50

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/07**

**ALABAMA**

FOR USE IN ALABAMA ZIP CODES: 350-352, 355

**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	81.58	102.75	115.58	103.75	104.67	119.33	106.17	65	90.67	114.17	128.42	115.33	116.25	132.67	117.92
66	81.58	102.75	115.58	103.75	104.67	119.33	106.17	66	90.67	114.17	128.42	115.33	116.25	132.67	117.92
67	81.58	102.75	115.58	103.75	104.67	119.33	106.17	67	90.67	114.17	128.42	115.33	116.25	132.67	117.92
68	85.00	107.08	120.75	108.17	109.08	124.33	110.58	68	94.42	119.00	134.17	120.17	121.17	138.17	122.83
69	88.83	111.92	125.67	113.00	113.92	129.25	115.58	69	98.67	124.33	139.67	125.58	126.58	143.58	128.33
70	92.33	116.42	130.42	117.50	118.50	134.00	120.17	70	102.58	129.25	144.92	130.58	131.67	148.83	133.50
71	95.83	120.75	135.00	122.00	123.00	138.58	124.75	71	106.50	134.25	150.00	135.50	136.67	154.00	138.58
72	99.17	124.92	139.25	126.17	127.33	143.00	129.08	72	110.17	138.83	154.67	140.17	141.42	158.83	143.42
73	102.25	128.92	143.17	130.17	131.33	146.83	133.17	73	113.67	143.25	159.08	144.67	145.83	163.08	148.00
74	105.25	132.67	146.92	134.00	135.08	150.58	136.92	74	116.92	147.33	163.25	148.83	150.08	167.33	152.17
75	107.92	136.00	150.42	137.25	138.50	154.00	140.42	75	119.92	151.08	167.17	152.58	153.92	171.08	156.00
76	110.33	139.00	153.58	140.42	141.67	156.92	143.67	76	122.67	154.50	170.67	156.08	157.42	174.33	159.58
77	112.75	142.08	156.92	143.50	144.75	159.67	146.75	77	125.33	157.83	174.33	159.42	160.83	177.42	163.00
78	115.00	144.83	159.67	146.25	147.50	162.17	149.67	78	127.75	160.92	177.42	162.50	163.92	180.17	166.25
79	116.92	147.33	162.42	148.75	150.08	164.42	152.17	79	129.92	163.75	180.42	165.25	166.75	182.67	169.08
80	118.83	149.75	164.50	151.17	152.50	166.50	154.58	80	132.00	166.33	182.75	168.00	169.50	185.00	171.83
81	120.58	151.92	166.58	153.42	154.67	168.67	156.92	81	134.00	168.75	185.08	170.42	171.92	187.42	174.33
82	122.17	153.92	168.58	155.42	156.83	170.83	159.00	82	135.75	171.08	187.33	172.75	174.25	189.75	176.67
83	123.75	155.92	170.50	157.42	158.83	172.92	161.00	83	137.50	173.25	189.42	174.92	176.50	192.08	178.92
84	125.33	157.83	172.42	159.42	160.75	174.92	163.00	84	139.25	175.33	191.50	177.08	178.67	194.33	181.17
85	126.67	159.67	174.25	161.25	162.67	176.83	164.92	85	140.75	177.42	193.58	179.17	180.75	196.42	183.33
86	128.17	161.42	176.00	163.08	164.50	178.67	166.75	86	142.33	179.50	195.50	181.25	182.75	198.50	185.33
87	129.50	163.17	177.50	164.83	166.25	180.42	168.50	87	143.92	181.33	197.33	183.17	184.75	200.50	187.25
88	130.83	164.83	179.17	166.42	167.92	182.08	170.25	88	145.33	183.17	199.08	185.00	186.58	202.33	189.17
89	132.00	166.42	180.75	168.00	169.50	183.67	171.83	89	146.75	184.92	200.83	186.75	188.33	204.08	190.92
90	133.25	167.83	182.25	169.50	171.00	185.17	173.42	90	148.08	186.58	202.50	188.42	190.00	205.75	192.67
91	134.33	169.25	183.67	170.92	172.42	186.58	174.83	91	149.25	188.00	204.17	189.92	191.50	207.17	194.25
92	135.33	170.50	185.08	172.17	173.67	187.75	176.17	92	150.42	189.42	205.67	191.33	193.00	208.67	195.75
93	136.33	171.75	186.25	173.42	174.92	189.00	177.33	93	151.50	190.83	206.92	192.67	194.33	210.00	197.08
94	137.17	172.83	187.33	174.58	176.08	190.08	178.50	94	152.42	192.08	208.17	193.92	195.67	211.17	198.33
95	138.00	173.83	188.42	175.50	177.08	191.00	179.58	95	153.33	193.08	209.33	195.00	196.75	212.17	199.50
96	138.75	174.83	189.42	176.58	178.17	192.00	180.58	96	154.17	194.25	210.42	196.17	197.92	213.33	200.67
97	139.58	175.92	190.50	177.67	179.17	192.92	181.67	97	155.17	195.42	211.67	197.42	199.08	214.42	201.83
98	140.42	176.92	191.50	178.67	180.25	193.92	182.75	98	156.00	196.58	212.83	198.50	200.25	215.50	203.08
99	141.25	178.00	192.58	179.75	181.33	194.92	183.83	99	157.00	197.75	213.92	199.67	201.42	216.58	204.25

(Add \$25 One-time Policy Fee)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 10/1/07**

**ALABAMA**

FOR USE IN ALABAMA ZIP CODES: ALL EXCEPT 350-352, 355

**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	73.75	92.92	104.58	93.92	94.67	108.00	96.00	65	82.00	103.33	116.25	104.33	105.25	120.00	106.75
66	73.75	92.92	104.58	93.92	94.67	108.00	96.00	66	82.00	103.33	116.25	104.33	105.25	120.00	106.75
67	73.75	92.92	104.58	93.92	94.67	108.00	96.00	67	82.00	103.33	116.25	104.33	105.25	120.00	106.75
68	76.83	96.92	109.25	97.83	98.75	112.50	100.08	68	85.42	107.67	121.33	108.67	109.67	125.00	111.17
69	80.33	101.25	113.67	102.17	103.08	116.92	104.58	69	89.33	112.50	126.33	113.58	114.58	129.92	116.17
70	83.50	105.33	118.00	106.33	107.17	121.17	108.67	70	92.75	116.92	131.08	118.08	119.17	134.67	120.83
71	86.67	109.25	122.17	110.33	111.33	125.42	112.92	71	96.33	121.42	135.67	122.67	123.67	139.33	125.42
72	89.67	113.08	125.92	114.17	115.17	129.33	116.75	72	99.67	125.67	140.00	126.83	127.92	143.67	129.75
73	92.58	116.58	129.50	117.83	118.83	132.83	120.50	73	102.83	129.58	143.92	130.83	132.00	147.58	133.83
74	95.25	120.00	132.92	121.17	122.25	136.25	123.92	74	105.75	133.33	147.75	134.67	135.75	151.33	137.67
75	97.58	123.00	136.08	124.25	125.33	139.33	127.08	75	108.50	136.75	151.25	138.08	139.25	154.75	141.17
76	99.83	125.83	138.92	127.08	128.17	141.92	130.00	76	111.00	139.83	154.42	141.25	142.42	157.67	144.42
77	102.08	128.58	141.92	129.83	130.92	144.50	132.75	77	113.33	142.83	157.67	144.25	145.50	160.58	147.50
78	104.00	131.00	144.50	132.25	133.50	146.67	135.42	78	115.58	145.58	160.58	147.00	148.25	163.00	150.42
79	105.75	133.33	146.92	134.58	135.75	148.75	137.67	79	117.58	148.08	163.25	149.58	150.92	165.33	152.92
80	107.50	135.42	148.83	136.83	138.00	150.67	139.92	80	119.50	150.50	165.42	152.00	153.33	167.33	155.50
81	109.08	137.42	150.75	138.75	140.00	152.67	141.92	81	121.17	152.75	167.42	154.25	155.58	169.58	157.67
82	110.50	139.25	152.58	140.58	141.83	154.50	143.83	82	122.75	154.75	169.50	156.25	157.58	171.75	159.83
83	111.92	141.08	154.33	142.42	143.67	156.42	145.67	83	124.33	156.75	171.42	158.25	159.67	173.75	161.92
84	113.33	142.83	156.00	144.25	145.42	158.25	147.50	84	125.92	158.67	173.33	160.25	161.67	175.83	163.92
85	114.67	144.50	157.58	145.92	147.17	160.00	149.25	85	127.42	160.58	175.08	162.17	163.58	177.75	165.83
86	116.00	146.08	159.17	147.58	148.83	161.67	150.92	86	128.83	162.33	176.83	163.92	165.42	179.67	167.67
87	117.17	147.67	160.67	149.17	150.42	163.25	152.50	87	130.25	164.00	178.50	165.67	167.08	181.33	169.42
88	118.33	149.17	162.17	150.58	151.92	164.75	154.08	88	131.50	165.67	180.08	167.33	168.75	183.00	171.17
89	119.50	150.58	163.58	152.00	153.33	166.17	155.50	89	132.75	167.25	181.67	168.92	170.33	184.58	172.75
90	120.58	151.83	164.92	153.33	154.67	167.50	156.92	90	133.92	168.75	183.17	170.42	171.83	186.08	174.33
91	121.50	153.08	166.17	154.58	156.00	168.75	158.17	91	135.08	170.17	184.67	171.83	173.33	187.50	175.75
92	122.50	154.33	167.42	155.83	157.17	169.92	159.33	92	136.08	171.42	186.08	173.17	174.67	188.83	177.08
93	123.33	155.42	168.58	156.92	158.25	171.00	160.50	93	137.00	172.67	187.25	174.33	175.83	190.00	178.25
94	124.17	156.33	169.50	157.92	159.25	171.92	161.50	94	137.92	173.75	188.33	175.42	177.00	191.00	179.50
95	124.83	157.33	170.42	158.83	160.25	172.83	162.42	95	138.67	174.75	189.33	176.50	178.08	192.00	180.50
96	125.58	158.17	171.42	159.75	161.17	173.67	163.42	96	139.50	175.75	190.42	177.50	179.08	193.00	181.50
97	126.25	159.17	172.33	160.75	162.17	174.58	164.33	97	140.33	176.75	191.50	178.58	180.08	194.00	182.67
98	127.08	160.08	173.33	161.67	163.08	175.42	165.42	98	141.17	177.92	192.50	179.67	181.25	195.00	183.75
99	127.75	161.00	174.25	162.58	164.00	176.42	166.33	99	142.00	178.92	193.58	180.67	182.25	195.92	184.75

(Add \$25 One-time Policy Fee)