

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL UNI-AGE PREMIUMS
RATES EFFECTIVE 4/26/06

ARKANSAS

FOR USE IN ARKANSAS ZIP CODES: 720-722

UNISEX RATES

	Non-Tobacco User						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,510	1,902	2,112	1,921	1,938	2,166	1,964

	Standard						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,678	2,113	2,347	2,134	2,153	2,407	2,183

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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ARKANSAS

FOR USE IN ARKANSAS ZIP CODES: 718-719

UNISEX RATES

	Non-Tobacco User						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,384	1,744	1,936	1,761	1,777	1,986	1,801

	Standard						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,538	1,937	2,152	1,956	1,973	2,207	2,001

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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FOR USE IN ARKANSAS ZIP CODES: ALL EXCEPT 718-722

UNISEX RATES

	Non-Tobacco User						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,132	1,427	1,584	1,441	1,454	1,625	1,473

	Standard						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,258	1,585	1,760	1,600	1,615	1,805	1,637

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT UNI-AGE PREMIUMS
RATES EFFECTIVE 4/26/06

ARKANSAS

FOR USE IN ARKANSAS ZIP CODES: 720-722

UNISEX RATES

	Non-Tobacco User						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	125.83	158.50	176.00	160.08	161.50	180.50	163.67

	Standard						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	139.83	176.08	195.58	177.83	179.42	200.58	181.92

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FOR USE IN ARKANSAS ZIP CODES: 718-719

UNISEX RATES

	Non-Tobacco User						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	115.33	145.33	161.33	146.75	148.08	165.50	150.08

	Standard						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	128.17	161.42	179.33	163.00	164.42	183.92	166.75

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FOR USE IN ARKANSAS ZIP CODES: ALL EXCEPT 718-722

UNISEX RATES

	Non-Tobacco User						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	94.33	118.92	132.00	120.08	121.17	135.42	122.75

	Standard						
Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	104.83	132.08	146.67	133.33	134.58	150.42	136.42