

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

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	2,461	3,107	3,713	3,299	3,370	3,760	3,479	2,734	3,454	4,124	3,668	3,744	4,178	3,865
66	2,461	3,107	3,713	3,299	3,370	3,760	3,479	2,734	3,454	4,124	3,668	3,744	4,178	3,865
67	2,461	3,107	3,713	3,299	3,370	3,760	3,479	2,734	3,454	4,124	3,668	3,744	4,178	3,865
68	2,543	3,218	3,834	3,433	3,503	3,884	3,611	2,824	3,575	4,261	3,812	3,892	4,315	4,014
69	2,610	3,310	3,935	3,541	3,607	3,987	3,724	2,900	3,677	4,374	3,933	4,009	4,428	4,138
70	2,669	3,395	4,032	3,640	3,712	4,084	3,829	2,966	3,773	4,480	4,043	4,124	4,536	4,255
71	2,731	3,481	4,129	3,744	3,818	4,183	3,937	3,033	3,866	4,588	4,160	4,243	4,646	4,376
72	2,785	3,559	4,216	3,838	3,915	4,271	4,039	3,094	3,953	4,685	4,264	4,351	4,745	4,489
73	2,830	3,629	4,304	3,929	4,012	4,361	4,136	3,145	4,032	4,783	4,365	4,459	4,846	4,595
74	2,875	3,694	4,385	4,016	4,095	4,442	4,226	3,191	4,104	4,873	4,462	4,550	4,936	4,696
75	2,909	3,748	4,457	4,093	4,178	4,513	4,307	3,231	4,165	4,952	4,547	4,640	5,017	4,784
76	2,939	3,802	4,529	4,167	4,253	4,588	4,385	3,265	4,225	5,033	4,631	4,725	5,099	4,873
77	2,963	3,845	4,594	4,237	4,324	4,655	4,459	3,292	4,271	5,105	4,709	4,804	5,171	4,954
78	2,983	3,883	4,653	4,300	4,388	4,712	4,527	3,314	4,315	5,170	4,779	4,876	5,236	5,029
79	3,001	3,922	4,714	4,363	4,453	4,774	4,594	3,335	4,358	5,236	4,849	4,950	5,305	5,103
80	3,017	3,955	4,772	4,426	4,516	4,835	4,658	3,353	4,396	5,303	4,919	5,020	5,371	5,177
81	3,020	3,980	4,824	4,482	4,572	4,887	4,718	3,357	4,423	5,360	4,979	5,081	5,431	5,240
82	3,033	4,001	4,876	4,536	4,630	4,939	4,774	3,370	4,448	5,420	5,042	5,144	5,490	5,305
83	3,042	4,032	4,934	4,595	4,687	4,997	4,835	3,380	4,480	5,483	5,107	5,209	5,553	5,375
84	3,049	4,055	4,986	4,653	4,747	5,051	4,898	3,389	4,505	5,540	5,170	5,276	5,612	5,441
85	3,058	4,077	5,040	4,707	4,804	5,105	4,955	3,398	4,531	5,598	5,231	5,337	5,670	5,506
86	3,073	4,102	5,098	4,766	4,865	5,162	5,018	3,413	4,558	5,663	5,296	5,405	5,735	5,575
87	3,082	4,124	5,150	4,824	4,918	5,216	5,072	3,424	4,581	5,724	5,359	5,465	5,796	5,638
88	3,089	4,140	5,195	4,871	4,970	5,261	5,126	3,431	4,599	5,773	5,411	5,521	5,848	5,697
89	3,103	4,167	5,258	4,934	5,035	5,324	5,193	3,447	4,630	5,841	5,483	5,593	5,917	5,769
90	3,118	4,192	5,323	4,999	5,098	5,391	5,258	3,463	4,658	5,915	5,555	5,663	5,989	5,841
91	3,128	4,212	5,380	5,056	5,153	5,449	5,317	3,476	4,680	5,978	5,618	5,728	6,053	5,909
92	3,134	4,223	5,431	5,107	5,207	5,499	5,371	3,481	4,693	6,034	5,675	5,785	6,111	5,967
93	3,137	4,228	5,477	5,155	5,256	5,548	5,422	3,485	4,698	6,088	5,728	5,839	6,165	6,025
94	3,139	4,234	5,524	5,200	5,301	5,594	5,470	3,488	4,703	6,136	5,778	5,891	6,215	6,077
95	3,143	4,243	5,573	5,251	5,350	5,641	5,521	3,490	4,714	6,192	5,832	5,945	6,268	6,134
96	3,145	4,252	5,620	5,299	5,400	5,690	5,573	3,496	4,723	6,244	5,888	6,001	6,323	6,192
97	3,146	4,259	5,668	5,348	5,450	5,740	5,623	3,497	4,734	6,298	5,942	6,055	6,379	6,248
98	3,150	4,268	5,719	5,398	5,499	5,791	5,675	3,501	4,741	6,352	5,998	6,111	6,433	6,305
99	3,154	4,277	5,767	5,447	5,551	5,839	5,728	3,503	4,750	6,408	6,052	6,169	6,489	6,365

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000 Quarterly: 0.2500 Monthly: Divide by 12 Form 5764-12/07 FL

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 334, 349

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,982	2,503	2,991	2,658	2,714	3,029	2,803	65	2,203	2,783	3,322	2,955	3,016	3,365	3,113
66	1,982	2,503	2,991	2,658	2,714	3,029	2,803	66	2,203	2,783	3,322	2,955	3,016	3,365	3,113
67	1,982	2,503	2,991	2,658	2,714	3,029	2,803	67	2,203	2,783	3,322	2,955	3,016	3,365	3,113
68	2,049	2,593	3,089	2,765	2,822	3,129	2,909	68	2,275	2,880	3,432	3,071	3,135	3,476	3,234
69	2,103	2,667	3,170	2,852	2,906	3,212	3,000	69	2,336	2,962	3,524	3,168	3,229	3,567	3,334
70	2,150	2,735	3,248	2,932	2,990	3,290	3,084	70	2,390	3,039	3,609	3,257	3,322	3,654	3,428
71	2,200	2,804	3,326	3,016	3,075	3,370	3,171	71	2,443	3,115	3,696	3,351	3,418	3,742	3,525
72	2,243	2,867	3,396	3,091	3,154	3,441	3,254	72	2,493	3,184	3,774	3,435	3,505	3,822	3,616
73	2,279	2,923	3,467	3,165	3,232	3,513	3,332	73	2,533	3,248	3,853	3,516	3,592	3,903	3,702
74	2,316	2,975	3,532	3,235	3,299	3,579	3,405	74	2,571	3,306	3,925	3,595	3,666	3,976	3,783
75	2,343	3,019	3,590	3,297	3,365	3,635	3,470	75	2,603	3,355	3,989	3,663	3,738	4,041	3,854
76	2,368	3,062	3,648	3,357	3,426	3,696	3,532	76	2,630	3,403	4,054	3,731	3,806	4,108	3,925
77	2,387	3,097	3,700	3,413	3,483	3,750	3,592	77	2,652	3,441	4,112	3,793	3,870	4,166	3,990
78	2,403	3,128	3,748	3,464	3,535	3,796	3,647	78	2,669	3,476	4,164	3,850	3,928	4,218	4,051
79	2,417	3,160	3,798	3,515	3,587	3,845	3,700	79	2,687	3,510	4,218	3,906	3,988	4,273	4,111
80	2,430	3,186	3,844	3,566	3,638	3,895	3,753	80	2,701	3,541	4,272	3,963	4,044	4,327	4,170
81	2,433	3,206	3,886	3,611	3,683	3,937	3,800	81	2,704	3,563	4,318	4,011	4,093	4,375	4,221
82	2,443	3,223	3,928	3,654	3,729	3,979	3,845	82	2,714	3,583	4,366	4,061	4,144	4,423	4,273
83	2,451	3,248	3,974	3,702	3,776	4,025	3,895	83	2,723	3,609	4,417	4,114	4,196	4,473	4,330
84	2,456	3,267	4,017	3,748	3,824	4,069	3,945	84	2,730	3,629	4,463	4,164	4,250	4,521	4,383
85	2,464	3,284	4,060	3,792	3,870	4,112	3,992	85	2,738	3,650	4,510	4,214	4,299	4,568	4,436
86	2,475	3,305	4,106	3,840	3,919	4,159	4,043	86	2,749	3,671	4,562	4,266	4,354	4,620	4,491
87	2,482	3,322	4,148	3,886	3,961	4,202	4,086	87	2,758	3,690	4,611	4,317	4,402	4,669	4,541
88	2,488	3,335	4,185	3,924	4,003	4,238	4,130	88	2,764	3,705	4,650	4,359	4,447	4,711	4,589
89	2,500	3,357	4,235	3,974	4,056	4,289	4,183	89	2,777	3,729	4,705	4,417	4,505	4,766	4,647
90	2,511	3,377	4,288	4,027	4,106	4,343	4,235	90	2,790	3,753	4,765	4,475	4,562	4,824	4,705
91	2,520	3,393	4,334	4,073	4,151	4,389	4,283	91	2,800	3,770	4,815	4,525	4,614	4,876	4,760
92	2,524	3,402	4,375	4,114	4,195	4,430	4,327	92	2,804	3,780	4,860	4,572	4,660	4,923	4,807
93	2,527	3,406	4,412	4,153	4,234	4,469	4,367	93	2,807	3,785	4,904	4,614	4,704	4,966	4,853
94	2,529	3,410	4,450	4,189	4,270	4,507	4,407	94	2,810	3,789	4,943	4,655	4,746	5,007	4,895
95	2,532	3,418	4,489	4,230	4,309	4,544	4,447	95	2,812	3,798	4,988	4,698	4,789	5,049	4,942
96	2,533	3,425	4,527	4,269	4,350	4,583	4,489	96	2,816	3,805	5,030	4,743	4,834	5,094	4,988
97	2,535	3,431	4,566	4,308	4,391	4,624	4,530	97	2,817	3,814	5,074	4,786	4,878	5,139	5,033
98	2,538	3,438	4,607	4,349	4,430	4,665	4,572	98	2,820	3,819	5,117	4,831	4,923	5,182	5,079
99	2,540	3,445	4,646	4,388	4,472	4,704	4,614	99	2,822	3,827	5,162	4,875	4,969	5,227	5,127

(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 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 337, 346

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,777	2,244	2,682	2,383	2,434	2,716	2,513	65	1,975	2,495	2,978	2,649	2,704	3,017	2,791
66	1,777	2,244	2,682	2,383	2,434	2,716	2,513	66	1,975	2,495	2,978	2,649	2,704	3,017	2,791
67	1,777	2,244	2,682	2,383	2,434	2,716	2,513	67	1,975	2,495	2,978	2,649	2,704	3,017	2,791
68	1,837	2,324	2,769	2,479	2,530	2,805	2,608	68	2,040	2,582	3,077	2,753	2,811	3,116	2,899
69	1,885	2,391	2,842	2,557	2,605	2,880	2,690	69	2,094	2,656	3,159	2,841	2,895	3,198	2,989
70	1,928	2,452	2,912	2,629	2,681	2,950	2,765	70	2,142	2,725	3,236	2,920	2,978	3,276	3,073
71	1,972	2,514	2,982	2,704	2,757	3,021	2,843	71	2,191	2,792	3,314	3,004	3,064	3,355	3,160
72	2,011	2,570	3,045	2,772	2,828	3,085	2,917	72	2,235	2,855	3,384	3,080	3,142	3,427	3,242
73	2,044	2,621	3,108	2,838	2,898	3,150	2,987	73	2,271	2,912	3,454	3,153	3,220	3,500	3,319
74	2,076	2,668	3,167	2,900	2,958	3,208	3,052	74	2,305	2,964	3,519	3,223	3,286	3,565	3,392
75	2,101	2,707	3,219	2,956	3,017	3,259	3,111	75	2,334	3,008	3,576	3,284	3,351	3,623	3,455
76	2,123	2,746	3,271	3,010	3,072	3,314	3,167	76	2,358	3,051	3,635	3,345	3,413	3,683	3,519
77	2,140	2,777	3,318	3,060	3,123	3,362	3,220	77	2,378	3,085	3,687	3,401	3,470	3,735	3,578
78	2,154	2,804	3,361	3,106	3,169	3,403	3,270	78	2,393	3,116	3,734	3,452	3,522	3,782	3,632
79	2,167	2,833	3,405	3,151	3,216	3,448	3,318	79	2,409	3,147	3,782	3,502	3,575	3,831	3,686
80	2,179	2,856	3,446	3,197	3,262	3,492	3,364	80	2,422	3,175	3,830	3,553	3,626	3,879	3,739
81	2,181	2,874	3,484	3,237	3,302	3,530	3,407	81	2,425	3,194	3,871	3,596	3,670	3,922	3,784
82	2,191	2,890	3,522	3,276	3,344	3,567	3,448	82	2,434	3,212	3,914	3,641	3,715	3,965	3,831
83	2,197	2,912	3,563	3,319	3,385	3,609	3,492	83	2,441	3,236	3,960	3,688	3,762	4,011	3,882
84	2,202	2,929	3,601	3,361	3,428	3,648	3,537	84	2,448	3,254	4,001	3,734	3,810	4,053	3,930
85	2,209	2,945	3,640	3,400	3,470	3,687	3,579	85	2,454	3,272	4,043	3,778	3,855	4,095	3,977
86	2,219	2,963	3,682	3,442	3,514	3,728	3,624	86	2,465	3,292	4,090	3,825	3,904	4,142	4,026
87	2,226	2,978	3,719	3,484	3,552	3,767	3,663	87	2,473	3,309	4,134	3,870	3,947	4,186	4,072
88	2,231	2,990	3,752	3,518	3,589	3,800	3,702	88	2,478	3,322	4,169	3,908	3,987	4,224	4,115
89	2,241	3,010	3,797	3,563	3,636	3,845	3,751	89	2,490	3,344	4,219	3,960	4,039	4,273	4,167
90	2,252	3,028	3,844	3,610	3,682	3,894	3,797	90	2,501	3,364	4,272	4,012	4,090	4,325	4,219
91	2,259	3,042	3,886	3,652	3,722	3,935	3,840	91	2,510	3,380	4,317	4,057	4,137	4,372	4,268
92	2,263	3,050	3,922	3,688	3,761	3,972	3,879	92	2,514	3,389	4,358	4,099	4,178	4,414	4,310
93	2,266	3,054	3,956	3,723	3,796	4,007	3,916	93	2,517	3,393	4,397	4,137	4,217	4,453	4,351
94	2,267	3,058	3,990	3,756	3,829	4,040	3,951	94	2,519	3,397	4,432	4,173	4,255	4,489	4,389
95	2,270	3,064	4,025	3,792	3,864	4,074	3,987	95	2,521	3,405	4,472	4,212	4,294	4,527	4,430
96	2,271	3,071	4,059	3,827	3,900	4,109	4,025	96	2,525	3,411	4,510	4,252	4,334	4,567	4,472
97	2,272	3,076	4,094	3,862	3,936	4,146	4,061	97	2,526	3,419	4,549	4,291	4,373	4,607	4,512
98	2,275	3,082	4,130	3,899	3,972	4,182	4,099	98	2,529	3,424	4,588	4,332	4,414	4,646	4,554
99	2,278	3,089	4,165	3,934	4,009	4,217	4,137	99	2,530	3,431	4,628	4,371	4,455	4,687	4,597

(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 12/1/07

FLORIDA

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

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,572	1,985	2,372	2,108	2,153	2,402	2,223	65	1,747	2,207	2,635	2,344	2,392	2,669	2,469
66	1,572	1,985	2,372	2,108	2,153	2,402	2,223	66	1,747	2,207	2,635	2,344	2,392	2,669	2,469
67	1,572	1,985	2,372	2,108	2,153	2,402	2,223	67	1,747	2,207	2,635	2,344	2,392	2,669	2,469
68	1,625	2,056	2,450	2,193	2,238	2,482	2,307	68	1,804	2,284	2,722	2,436	2,486	2,757	2,565
69	1,668	2,115	2,514	2,262	2,305	2,547	2,379	69	1,853	2,349	2,795	2,513	2,561	2,829	2,644
70	1,705	2,169	2,576	2,325	2,371	2,609	2,446	70	1,895	2,410	2,862	2,583	2,635	2,898	2,719
71	1,745	2,224	2,638	2,392	2,439	2,673	2,515	71	1,938	2,470	2,931	2,658	2,711	2,968	2,796
72	1,779	2,274	2,693	2,452	2,501	2,729	2,581	72	1,977	2,525	2,993	2,724	2,780	3,031	2,868
73	1,808	2,318	2,750	2,510	2,563	2,786	2,643	73	2,009	2,576	3,056	2,789	2,849	3,096	2,936
74	1,837	2,360	2,801	2,566	2,616	2,838	2,700	74	2,039	2,622	3,113	2,851	2,907	3,153	3,000
75	1,858	2,394	2,847	2,615	2,669	2,883	2,752	75	2,064	2,661	3,164	2,905	2,965	3,205	3,057
76	1,878	2,429	2,893	2,662	2,717	2,931	2,801	76	2,086	2,699	3,215	2,959	3,019	3,258	3,113
77	1,893	2,456	2,935	2,707	2,762	2,974	2,849	77	2,103	2,729	3,261	3,008	3,069	3,304	3,165
78	1,906	2,481	2,973	2,747	2,804	3,011	2,892	78	2,117	2,757	3,303	3,053	3,115	3,345	3,213
79	1,917	2,506	3,012	2,788	2,845	3,050	2,935	79	2,131	2,784	3,345	3,098	3,163	3,389	3,260
80	1,927	2,527	3,049	2,828	2,885	3,089	2,976	80	2,142	2,808	3,388	3,143	3,207	3,432	3,307
81	1,930	2,543	3,082	2,864	2,921	3,122	3,014	81	2,145	2,826	3,425	3,181	3,246	3,470	3,348
82	1,938	2,556	3,115	2,898	2,958	3,156	3,050	82	2,153	2,842	3,463	3,221	3,287	3,508	3,389
83	1,944	2,576	3,152	2,936	2,995	3,192	3,089	83	2,160	2,862	3,503	3,263	3,328	3,548	3,434
84	1,948	2,591	3,186	2,973	3,033	3,227	3,129	84	2,165	2,878	3,540	3,303	3,371	3,586	3,476
85	1,954	2,605	3,220	3,007	3,069	3,261	3,166	85	2,171	2,895	3,577	3,342	3,410	3,623	3,518
86	1,963	2,621	3,257	3,045	3,108	3,298	3,206	86	2,180	2,912	3,618	3,383	3,453	3,664	3,562
87	1,969	2,635	3,290	3,082	3,142	3,333	3,241	87	2,187	2,927	3,657	3,424	3,491	3,703	3,602
88	1,973	2,645	3,319	3,112	3,175	3,361	3,275	88	2,192	2,938	3,688	3,457	3,527	3,736	3,640
89	1,983	2,662	3,359	3,152	3,217	3,402	3,318	89	2,202	2,958	3,732	3,503	3,573	3,780	3,686
90	1,992	2,678	3,401	3,194	3,257	3,444	3,359	90	2,213	2,976	3,779	3,549	3,618	3,826	3,732
91	1,999	2,691	3,437	3,230	3,292	3,481	3,397	91	2,221	2,990	3,819	3,589	3,659	3,867	3,775
92	2,002	2,698	3,470	3,263	3,327	3,513	3,432	92	2,224	2,998	3,855	3,626	3,696	3,904	3,812
93	2,004	2,701	3,499	3,294	3,358	3,544	3,464	93	2,226	3,002	3,889	3,659	3,731	3,939	3,849
94	2,006	2,705	3,529	3,322	3,387	3,574	3,495	94	2,229	3,005	3,920	3,692	3,764	3,971	3,882
95	2,008	2,711	3,560	3,355	3,418	3,604	3,527	95	2,230	3,012	3,956	3,726	3,798	4,004	3,919
96	2,009	2,716	3,590	3,386	3,450	3,635	3,560	96	2,233	3,018	3,989	3,762	3,834	4,040	3,956
97	2,010	2,721	3,621	3,417	3,482	3,667	3,593	97	2,234	3,025	4,024	3,796	3,869	4,076	3,992
98	2,013	2,727	3,654	3,449	3,513	3,700	3,626	98	2,237	3,029	4,058	3,832	3,904	4,110	4,028
99	2,015	2,732	3,685	3,480	3,547	3,731	3,659	99	2,238	3,035	4,094	3,866	3,941	4,146	4,066

(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 12/1/07

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							Issue 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	1,640	2,071	2,476	2,200	2,246	2,507	2,320	65	1,823	2,303	2,749	2,446	2,496	2,785	2,576
66	1,640	2,071	2,476	2,200	2,246	2,507	2,320	66	1,823	2,303	2,749	2,446	2,496	2,785	2,576
67	1,640	2,071	2,476	2,200	2,246	2,507	2,320	67	1,823	2,303	2,749	2,446	2,496	2,785	2,576
68	1,696	2,146	2,556	2,288	2,335	2,590	2,407	68	1,883	2,383	2,840	2,542	2,594	2,876	2,676
69	1,740	2,207	2,623	2,360	2,405	2,658	2,483	69	1,933	2,452	2,916	2,622	2,672	2,952	2,759
70	1,780	2,263	2,688	2,426	2,474	2,723	2,552	70	1,978	2,515	2,987	2,695	2,749	3,024	2,837
71	1,820	2,321	2,753	2,496	2,545	2,789	2,624	71	2,022	2,578	3,059	2,773	2,828	3,097	2,917
72	1,856	2,372	2,810	2,558	2,610	2,848	2,693	72	2,063	2,635	3,124	2,843	2,900	3,163	2,993
73	1,886	2,419	2,869	2,620	2,675	2,908	2,758	73	2,096	2,688	3,188	2,910	2,972	3,230	3,064
74	1,916	2,462	2,923	2,677	2,730	2,962	2,818	74	2,128	2,736	3,248	2,975	3,034	3,290	3,131
75	1,939	2,498	2,971	2,729	2,785	3,008	2,872	75	2,154	2,777	3,301	3,031	3,094	3,344	3,190
76	1,960	2,534	3,019	2,778	2,836	3,059	2,923	76	2,177	2,816	3,355	3,088	3,150	3,400	3,248
77	1,975	2,563	3,062	2,825	2,882	3,103	2,972	77	2,195	2,848	3,403	3,139	3,203	3,448	3,302
78	1,988	2,588	3,102	2,867	2,926	3,142	3,018	78	2,209	2,876	3,446	3,186	3,251	3,491	3,353
79	2,000	2,615	3,143	2,909	2,969	3,182	3,062	79	2,224	2,905	3,491	3,233	3,300	3,536	3,402
80	2,011	2,636	3,181	2,951	3,011	3,223	3,106	80	2,236	2,930	3,535	3,280	3,347	3,581	3,451
81	2,014	2,653	3,216	2,988	3,048	3,258	3,145	81	2,238	2,948	3,574	3,319	3,388	3,620	3,493
82	2,022	2,668	3,251	3,024	3,086	3,293	3,182	82	2,246	2,965	3,613	3,361	3,430	3,660	3,536
83	2,028	2,688	3,289	3,064	3,125	3,331	3,223	83	2,254	2,987	3,655	3,404	3,473	3,702	3,583
84	2,033	2,704	3,324	3,102	3,164	3,367	3,265	84	2,260	3,004	3,694	3,446	3,517	3,742	3,628
85	2,039	2,718	3,360	3,138	3,203	3,403	3,304	85	2,266	3,020	3,732	3,487	3,558	3,780	3,671
86	2,048	2,735	3,398	3,178	3,244	3,442	3,346	86	2,275	3,038	3,775	3,530	3,604	3,823	3,716
87	2,054	2,749	3,433	3,216	3,278	3,478	3,382	87	2,282	3,054	3,816	3,572	3,643	3,864	3,758
88	2,059	2,760	3,463	3,247	3,313	3,508	3,418	88	2,287	3,066	3,848	3,607	3,680	3,899	3,798
89	2,069	2,778	3,505	3,289	3,356	3,550	3,462	89	2,298	3,086	3,894	3,655	3,728	3,944	3,846
90	2,078	2,795	3,548	3,332	3,398	3,594	3,505	90	2,309	3,106	3,943	3,703	3,775	3,992	3,894
91	2,086	2,808	3,587	3,371	3,436	3,632	3,545	91	2,317	3,120	3,985	3,745	3,818	4,036	3,940
92	2,089	2,815	3,620	3,404	3,472	3,666	3,581	92	2,321	3,128	4,022	3,784	3,857	4,074	3,978
93	2,092	2,819	3,652	3,437	3,504	3,698	3,614	93	2,323	3,132	4,058	3,818	3,893	4,110	4,016
94	2,093	2,822	3,683	3,467	3,534	3,730	3,647	94	2,326	3,136	4,091	3,852	3,928	4,144	4,051
95	2,095	2,828	3,715	3,500	3,566	3,761	3,680	95	2,327	3,143	4,128	3,888	3,964	4,178	4,090
96	2,096	2,834	3,746	3,533	3,600	3,793	3,715	96	2,330	3,149	4,163	3,925	4,001	4,216	4,128
97	2,098	2,839	3,779	3,565	3,634	3,827	3,749	97	2,332	3,156	4,199	3,961	4,037	4,253	4,165
98	2,100	2,845	3,812	3,599	3,666	3,860	3,784	98	2,334	3,161	4,235	3,998	4,074	4,289	4,204
99	2,102	2,851	3,845	3,631	3,701	3,893	3,818	99	2,335	3,167	4,272	4,034	4,112	4,326	4,243

(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 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 330-333

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	2,138	2,704	3,227	2,869	2,930	3,269	3,026	65	2,376	3,004	3,587	3,190	3,254	3,632	3,361
66	2,138	2,704	3,227	2,869	2,930	3,269	3,026	66	2,376	3,004	3,587	3,190	3,254	3,632	3,361
67	2,138	2,704	3,227	2,869	2,930	3,269	3,026	67	2,376	3,004	3,587	3,190	3,254	3,632	3,361
68	2,212	2,799	3,335	2,984	3,046	3,377	3,141	68	2,457	3,110	3,704	3,316	3,382	3,753	3,488
69	2,270	2,878	3,422	3,078	3,137	3,465	3,238	69	2,522	3,199	3,803	3,420	3,485	3,850	3,596
70	2,322	2,952	3,506	3,164	3,227	3,551	3,330	70	2,579	3,281	3,895	3,517	3,587	3,946	3,699
71	2,372	3,028	3,591	3,254	3,319	3,636	3,424	71	2,637	3,362	3,991	3,616	3,688	4,041	3,805
72	2,421	3,094	3,668	3,337	3,404	3,713	3,512	72	2,691	3,436	4,075	3,708	3,784	4,126	3,904
73	2,461	3,155	3,742	3,416	3,488	3,791	3,596	73	2,736	3,505	4,160	3,796	3,875	4,214	3,996
74	2,498	3,211	3,812	3,490	3,562	3,863	3,674	74	2,776	3,569	4,235	3,881	3,956	4,291	4,082
75	2,529	3,260	3,875	3,559	3,631	3,926	3,744	75	2,808	3,620	4,307	3,953	4,036	4,361	4,162
76	2,556	3,307	3,937	3,625	3,697	3,991	3,812	76	2,839	3,674	4,376	4,028	4,108	4,432	4,235
77	2,576	3,343	3,994	3,686	3,760	4,046	3,875	77	2,862	3,715	4,439	4,095	4,178	4,496	4,309
78	2,592	3,377	4,045	3,740	3,818	4,099	3,937	78	2,882	3,753	4,495	4,154	4,243	4,552	4,374
79	2,610	3,411	4,099	3,796	3,872	4,151	3,994	79	2,900	3,789	4,552	4,216	4,302	4,613	4,439
80	2,624	3,440	4,149	3,850	3,929	4,205	4,052	80	2,914	3,821	4,612	4,277	4,365	4,673	4,502
81	2,628	3,461	4,194	3,897	3,976	4,250	4,102	81	2,920	3,845	4,660	4,331	4,419	4,721	4,556
82	2,635	3,481	4,239	3,946	4,025	4,297	4,151	82	2,929	3,866	4,712	4,383	4,471	4,772	4,613
83	2,646	3,505	4,289	3,996	4,077	4,345	4,207	83	2,939	3,895	4,766	4,441	4,531	4,829	4,673
84	2,651	3,526	4,336	4,045	4,127	4,394	4,259	84	2,947	3,917	4,817	4,495	4,588	4,880	4,730
85	2,659	3,546	4,381	4,093	4,178	4,439	4,309	85	2,956	3,938	4,869	4,549	4,640	4,932	4,788
86	2,671	3,568	4,432	4,145	4,230	4,489	4,363	86	2,968	3,962	4,923	4,606	4,700	4,988	4,847
87	2,678	3,586	4,480	4,194	4,277	4,536	4,410	87	2,975	3,983	4,977	4,660	4,750	5,040	4,901
88	2,686	3,598	4,516	4,234	4,320	4,576	4,459	88	2,984	4,000	5,020	4,705	4,801	5,085	4,954
89	2,698	3,623	4,572	4,291	4,378	4,631	4,514	89	2,999	4,025	5,081	4,766	4,864	5,146	5,017
90	2,711	3,645	4,630	4,349	4,432	4,687	4,572	90	3,011	4,050	5,144	4,829	4,923	5,209	5,081
91	2,720	3,661	4,678	4,397	4,482	4,738	4,622	91	3,022	4,068	5,197	4,885	4,981	5,263	5,137
92	2,725	3,672	4,721	4,441	4,527	4,783	4,671	92	3,028	4,081	5,247	4,934	5,029	5,314	5,189
93	2,729	3,677	4,765	4,484	4,570	4,824	4,716	93	3,031	4,084	5,294	4,981	5,078	5,360	5,238
94	2,731	3,681	4,804	4,523	4,610	4,864	4,757	94	3,033	4,090	5,337	5,026	5,123	5,404	5,285
95	2,732	3,690	4,846	4,565	4,653	4,907	4,801	95	3,035	4,099	5,384	5,071	5,170	5,450	5,335
96	2,734	3,697	4,887	4,608	4,696	4,950	4,846	96	3,038	4,106	5,431	5,119	5,216	5,497	5,384
97	2,736	3,703	4,930	4,651	4,739	4,991	4,891	97	3,040	4,117	5,477	5,168	5,265	5,548	5,432
98	2,740	3,712	4,973	4,694	4,783	5,035	4,936	98	3,046	4,124	5,526	5,215	5,315	5,594	5,485
99	2,741	3,719	5,017	4,738	4,828	5,080	4,981	99	3,047	4,131	5,573	5,263	5,364	5,643	5,535

(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 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 334, 349

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,723	2,178	2,600	2,311	2,361	2,633	2,437	65	1,914	2,420	2,890	2,569	2,622	2,926	2,707
66	1,723	2,178	2,600	2,311	2,361	2,633	2,437	66	1,914	2,420	2,890	2,569	2,622	2,926	2,707
67	1,723	2,178	2,600	2,311	2,361	2,633	2,437	67	1,914	2,420	2,890	2,569	2,622	2,926	2,707
68	1,782	2,255	2,687	2,404	2,453	2,720	2,530	68	1,979	2,506	2,984	2,671	2,725	3,023	2,810
69	1,828	2,319	2,756	2,480	2,527	2,791	2,609	69	2,031	2,577	3,064	2,755	2,807	3,102	2,897
70	1,871	2,378	2,825	2,549	2,600	2,861	2,683	70	2,078	2,643	3,138	2,833	2,890	3,178	2,980
71	1,911	2,439	2,893	2,622	2,674	2,929	2,758	71	2,124	2,709	3,215	2,913	2,971	3,255	3,065
72	1,950	2,493	2,955	2,688	2,742	2,991	2,829	72	2,168	2,768	3,283	2,987	3,048	3,323	3,145
73	1,982	2,542	3,015	2,752	2,810	3,054	2,897	73	2,204	2,823	3,351	3,058	3,122	3,394	3,219
74	2,013	2,587	3,071	2,812	2,870	3,112	2,959	74	2,236	2,875	3,412	3,126	3,187	3,457	3,289
75	2,037	2,626	3,122	2,867	2,925	3,162	3,016	75	2,262	2,916	3,470	3,184	3,251	3,513	3,352
76	2,059	2,664	3,171	2,920	2,978	3,215	3,071	76	2,287	2,959	3,525	3,245	3,309	3,570	3,412
77	2,075	2,693	3,218	2,970	3,029	3,260	3,122	77	2,306	2,993	3,576	3,299	3,365	3,622	3,471
78	2,088	2,720	3,258	3,013	3,075	3,302	3,171	78	2,321	3,023	3,621	3,347	3,418	3,667	3,524
79	2,103	2,748	3,302	3,058	3,119	3,344	3,218	79	2,336	3,052	3,667	3,396	3,466	3,716	3,576
80	2,114	2,771	3,342	3,102	3,165	3,387	3,264	80	2,348	3,078	3,715	3,445	3,516	3,764	3,626
81	2,117	2,788	3,379	3,139	3,203	3,423	3,305	81	2,352	3,097	3,754	3,489	3,560	3,803	3,670
82	2,123	2,804	3,415	3,178	3,242	3,461	3,344	82	2,359	3,115	3,796	3,531	3,602	3,844	3,716
83	2,132	2,823	3,455	3,219	3,284	3,500	3,389	83	2,368	3,138	3,840	3,577	3,650	3,890	3,764
84	2,136	2,841	3,493	3,258	3,325	3,539	3,431	84	2,374	3,155	3,880	3,621	3,696	3,931	3,811
85	2,142	2,857	3,529	3,297	3,365	3,576	3,471	85	2,381	3,173	3,922	3,664	3,738	3,973	3,857
86	2,152	2,874	3,570	3,339	3,408	3,616	3,515	86	2,391	3,191	3,966	3,711	3,786	4,018	3,905
87	2,158	2,888	3,609	3,379	3,445	3,654	3,553	87	2,397	3,209	4,009	3,754	3,827	4,060	3,948
88	2,163	2,899	3,638	3,410	3,480	3,686	3,592	88	2,404	3,222	4,044	3,790	3,867	4,096	3,990
89	2,174	2,919	3,683	3,457	3,526	3,731	3,637	89	2,416	3,242	4,093	3,840	3,918	4,146	4,041
90	2,184	2,936	3,729	3,503	3,570	3,776	3,683	90	2,426	3,263	4,144	3,890	3,966	4,196	4,093
91	2,191	2,949	3,769	3,542	3,611	3,816	3,724	91	2,435	3,277	4,186	3,935	4,012	4,240	4,138
92	2,195	2,958	3,803	3,577	3,647	3,853	3,763	92	2,439	3,287	4,227	3,974	4,051	4,280	4,180
93	2,198	2,962	3,838	3,612	3,682	3,886	3,799	93	2,442	3,290	4,264	4,012	4,090	4,318	4,220
94	2,200	2,965	3,870	3,644	3,713	3,918	3,832	94	2,443	3,294	4,299	4,048	4,127	4,353	4,257
95	2,201	2,973	3,903	3,677	3,748	3,953	3,867	95	2,445	3,302	4,337	4,085	4,164	4,391	4,298
96	2,203	2,978	3,937	3,712	3,783	3,988	3,903	96	2,448	3,307	4,375	4,124	4,202	4,428	4,337
97	2,204	2,983	3,972	3,747	3,818	4,021	3,940	97	2,449	3,316	4,412	4,163	4,241	4,469	4,376
98	2,207	2,990	4,006	3,782	3,853	4,056	3,976	98	2,453	3,322	4,452	4,201	4,282	4,507	4,418
99	2,208	2,996	4,041	3,816	3,889	4,092	4,012	99	2,455	3,328	4,489	4,240	4,321	4,546	4,459

(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 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 337, 346

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,544	1,953	2,331	2,072	2,116	2,361	2,185	65	1,716	2,170	2,591	2,304	2,350	2,623	2,427
66	1,544	1,953	2,331	2,072	2,116	2,361	2,185	66	1,716	2,170	2,591	2,304	2,350	2,623	2,427
67	1,544	1,953	2,331	2,072	2,116	2,361	2,185	67	1,716	2,170	2,591	2,304	2,350	2,623	2,427
68	1,598	2,022	2,409	2,155	2,200	2,439	2,269	68	1,775	2,246	2,675	2,395	2,443	2,711	2,519
69	1,639	2,079	2,471	2,223	2,266	2,503	2,339	69	1,821	2,310	2,747	2,470	2,517	2,781	2,597
70	1,677	2,132	2,532	2,285	2,331	2,565	2,405	70	1,863	2,370	2,813	2,540	2,591	2,850	2,672
71	1,713	2,187	2,594	2,350	2,397	2,626	2,473	71	1,905	2,428	2,882	2,612	2,664	2,919	2,748
72	1,749	2,235	2,649	2,410	2,458	2,682	2,536	72	1,944	2,482	2,943	2,678	2,733	2,980	2,820
73	1,777	2,279	2,703	2,467	2,519	2,738	2,597	73	1,976	2,531	3,004	2,742	2,799	3,043	2,886
74	1,804	2,319	2,753	2,521	2,573	2,790	2,653	74	2,005	2,578	3,059	2,803	2,857	3,099	2,948
75	1,827	2,354	2,799	2,570	2,622	2,835	2,704	75	2,028	2,614	3,111	2,855	2,915	3,150	3,006
76	1,846	2,388	2,843	2,618	2,670	2,882	2,753	76	2,050	2,653	3,160	2,909	2,967	3,201	3,059
77	1,860	2,414	2,885	2,662	2,716	2,922	2,799	77	2,067	2,683	3,206	2,958	3,017	3,247	3,112
78	1,872	2,439	2,921	2,701	2,757	2,960	2,843	78	2,081	2,711	3,246	3,000	3,064	3,288	3,159
79	1,885	2,464	2,960	2,742	2,796	2,998	2,885	79	2,094	2,737	3,288	3,045	3,107	3,332	3,206
80	1,895	2,484	2,997	2,781	2,838	3,037	2,926	80	2,105	2,760	3,331	3,089	3,153	3,375	3,251
81	1,898	2,500	3,029	2,815	2,872	3,069	2,963	81	2,109	2,777	3,366	3,128	3,192	3,410	3,290
82	1,903	2,514	3,062	2,850	2,907	3,103	2,998	82	2,115	2,792	3,403	3,166	3,229	3,446	3,332
83	1,911	2,531	3,098	2,886	2,945	3,138	3,038	83	2,123	2,813	3,442	3,207	3,272	3,488	3,375
84	1,915	2,547	3,132	2,921	2,981	3,173	3,076	84	2,128	2,829	3,479	3,246	3,314	3,524	3,416
85	1,920	2,561	3,164	2,956	3,017	3,206	3,112	85	2,135	2,844	3,517	3,285	3,351	3,562	3,458
86	1,929	2,577	3,201	2,994	3,055	3,242	3,151	86	2,144	2,861	3,556	3,327	3,394	3,602	3,501
87	1,934	2,590	3,236	3,029	3,089	3,276	3,185	87	2,149	2,877	3,595	3,366	3,431	3,640	3,540
88	1,940	2,599	3,262	3,058	3,120	3,305	3,220	88	2,155	2,889	3,626	3,398	3,467	3,673	3,578
89	1,949	2,617	3,302	3,099	3,162	3,345	3,260	89	2,166	2,907	3,670	3,442	3,513	3,717	3,623
90	1,958	2,633	3,344	3,141	3,201	3,385	3,302	90	2,175	2,925	3,715	3,488	3,556	3,762	3,670
91	1,964	2,644	3,379	3,176	3,237	3,422	3,338	91	2,183	2,938	3,753	3,528	3,597	3,801	3,710
92	1,968	2,652	3,410	3,207	3,270	3,454	3,374	92	2,187	2,947	3,790	3,563	3,632	3,838	3,748
93	1,971	2,656	3,441	3,238	3,301	3,484	3,406	93	2,189	2,950	3,823	3,597	3,667	3,871	3,783
94	1,972	2,659	3,470	3,267	3,329	3,513	3,436	94	2,191	2,954	3,855	3,630	3,700	3,903	3,817
95	1,973	2,665	3,500	3,297	3,361	3,544	3,467	95	2,192	2,960	3,888	3,662	3,734	3,936	3,853
96	1,975	2,670	3,530	3,328	3,392	3,575	3,500	96	2,194	2,965	3,922	3,697	3,767	3,970	3,888
97	1,976	2,674	3,561	3,359	3,423	3,605	3,532	97	2,196	2,973	3,956	3,732	3,803	4,007	3,923
98	1,979	2,681	3,592	3,390	3,454	3,636	3,565	98	2,200	2,978	3,991	3,766	3,839	4,040	3,961
99	1,980	2,686	3,623	3,422	3,487	3,669	3,597	99	2,201	2,984	4,025	3,801	3,874	4,076	3,998

(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 12/1/07

FLORIDA

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

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,366	1,727	2,062	1,833	1,872	2,088	1,933	65	1,518	1,919	2,292	2,038	2,079	2,321	2,147
66	1,366	1,727	2,062	1,833	1,872	2,088	1,933	66	1,518	1,919	2,292	2,038	2,079	2,321	2,147
67	1,366	1,727	2,062	1,833	1,872	2,088	1,933	67	1,518	1,919	2,292	2,038	2,079	2,321	2,147
68	1,413	1,788	2,131	1,907	1,946	2,157	2,007	68	1,570	1,987	2,367	2,118	2,161	2,398	2,229
69	1,450	1,839	2,186	1,967	2,004	2,214	2,069	69	1,611	2,044	2,430	2,185	2,226	2,460	2,298
70	1,484	1,886	2,240	2,022	2,062	2,269	2,128	70	1,648	2,096	2,489	2,247	2,292	2,521	2,363
71	1,516	1,934	2,294	2,079	2,121	2,323	2,187	71	1,685	2,148	2,550	2,310	2,356	2,582	2,431
72	1,547	1,977	2,344	2,132	2,175	2,372	2,244	72	1,719	2,195	2,604	2,369	2,417	2,636	2,494
73	1,572	2,016	2,391	2,183	2,229	2,422	2,298	73	1,748	2,239	2,658	2,425	2,476	2,692	2,553
74	1,596	2,052	2,436	2,230	2,276	2,468	2,347	74	1,773	2,280	2,706	2,479	2,528	2,742	2,608
75	1,616	2,083	2,476	2,274	2,320	2,508	2,392	75	1,794	2,313	2,752	2,525	2,578	2,786	2,659
76	1,633	2,113	2,515	2,316	2,362	2,550	2,436	76	1,814	2,347	2,796	2,574	2,624	2,831	2,706
77	1,646	2,136	2,552	2,355	2,402	2,585	2,476	77	1,829	2,374	2,836	2,616	2,669	2,873	2,753
78	1,656	2,157	2,584	2,390	2,439	2,619	2,515	78	1,841	2,398	2,872	2,654	2,711	2,908	2,795
79	1,668	2,179	2,619	2,425	2,474	2,652	2,552	79	1,853	2,421	2,908	2,693	2,749	2,947	2,836
80	1,677	2,198	2,651	2,460	2,510	2,686	2,589	80	1,862	2,441	2,946	2,732	2,789	2,985	2,876
81	1,679	2,211	2,680	2,490	2,540	2,715	2,621	81	1,865	2,456	2,977	2,767	2,823	3,016	2,911
82	1,684	2,224	2,708	2,521	2,571	2,745	2,652	82	1,871	2,470	3,011	2,800	2,857	3,049	2,947
83	1,691	2,239	2,740	2,553	2,605	2,776	2,688	83	1,878	2,489	3,045	2,837	2,895	3,085	2,985
84	1,694	2,253	2,770	2,584	2,637	2,807	2,721	84	1,883	2,502	3,077	2,872	2,931	3,118	3,022
85	1,699	2,266	2,799	2,615	2,669	2,836	2,753	85	1,888	2,516	3,111	2,906	2,965	3,151	3,059
86	1,707	2,279	2,831	2,648	2,703	2,868	2,788	86	1,896	2,531	3,145	2,943	3,003	3,187	3,097
87	1,711	2,291	2,862	2,680	2,732	2,898	2,818	87	1,901	2,545	3,180	2,977	3,035	3,220	3,131
88	1,716	2,299	2,885	2,705	2,760	2,923	2,849	88	1,907	2,555	3,207	3,006	3,067	3,249	3,165
89	1,724	2,315	2,921	2,742	2,797	2,959	2,884	89	1,916	2,571	3,246	3,045	3,107	3,288	3,205
90	1,732	2,329	2,958	2,778	2,831	2,995	2,921	90	1,924	2,588	3,287	3,085	3,145	3,328	3,246
91	1,738	2,339	2,989	2,809	2,864	3,027	2,953	91	1,931	2,599	3,320	3,121	3,182	3,363	3,282
92	1,741	2,346	3,016	2,837	2,892	3,056	2,984	92	1,934	2,607	3,352	3,152	3,213	3,395	3,315
93	1,743	2,349	3,044	2,865	2,920	3,082	3,013	93	1,937	2,609	3,382	3,182	3,244	3,425	3,347
94	1,745	2,352	3,069	2,890	2,945	3,107	3,039	94	1,938	2,613	3,410	3,211	3,273	3,452	3,376
95	1,746	2,358	3,096	2,916	2,973	3,135	3,067	95	1,939	2,619	3,440	3,240	3,303	3,482	3,409
96	1,747	2,362	3,122	2,944	3,000	3,163	3,096	96	1,941	2,623	3,470	3,271	3,333	3,512	3,440
97	1,748	2,366	3,150	2,972	3,028	3,189	3,125	97	1,942	2,630	3,499	3,302	3,364	3,544	3,471
98	1,750	2,371	3,177	2,999	3,056	3,217	3,153	98	1,946	2,635	3,531	3,332	3,396	3,574	3,504
99	1,751	2,376	3,205	3,027	3,084	3,245	3,182	99	1,947	2,639	3,560	3,363	3,427	3,605	3,536

(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 12/1/07

FLORIDA

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

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,426	1,802	2,152	1,913	1,954	2,179	2,017	65	1,584	2,003	2,392	2,126	2,170	2,422	2,240
66	1,426	1,802	2,152	1,913	1,954	2,179	2,017	66	1,584	2,003	2,392	2,126	2,170	2,422	2,240
67	1,426	1,802	2,152	1,913	1,954	2,179	2,017	67	1,584	2,003	2,392	2,126	2,170	2,422	2,240
68	1,475	1,866	2,224	1,990	2,030	2,251	2,094	68	1,638	2,074	2,470	2,210	2,255	2,502	2,326
69	1,513	1,919	2,281	2,052	2,092	2,310	2,159	69	1,681	2,132	2,536	2,280	2,323	2,567	2,398
70	1,548	1,968	2,338	2,110	2,152	2,368	2,220	70	1,720	2,188	2,597	2,345	2,392	2,630	2,466
71	1,582	2,018	2,394	2,170	2,213	2,424	2,282	71	1,758	2,242	2,660	2,411	2,459	2,694	2,537
72	1,614	2,063	2,446	2,225	2,269	2,476	2,341	72	1,794	2,291	2,717	2,472	2,522	2,750	2,603
73	1,640	2,104	2,495	2,278	2,326	2,527	2,398	73	1,824	2,336	2,773	2,531	2,584	2,809	2,664
74	1,666	2,141	2,542	2,327	2,375	2,575	2,449	74	1,850	2,380	2,824	2,587	2,638	2,861	2,722
75	1,686	2,173	2,584	2,372	2,420	2,617	2,496	75	1,872	2,413	2,872	2,635	2,690	2,908	2,774
76	1,704	2,204	2,624	2,417	2,465	2,660	2,542	76	1,892	2,449	2,917	2,686	2,738	2,954	2,824
77	1,717	2,228	2,663	2,458	2,507	2,698	2,584	77	1,908	2,477	2,959	2,730	2,785	2,998	2,873
78	1,728	2,251	2,696	2,494	2,545	2,732	2,624	78	1,921	2,502	2,996	2,770	2,828	3,035	2,916
79	1,740	2,274	2,732	2,531	2,581	2,767	2,663	79	1,933	2,526	3,035	2,810	2,868	3,076	2,959
80	1,750	2,293	2,766	2,567	2,620	2,803	2,701	80	1,943	2,548	3,074	2,851	2,910	3,115	3,001
81	1,752	2,308	2,796	2,598	2,651	2,833	2,735	81	1,946	2,563	3,107	2,887	2,946	3,148	3,037
82	1,757	2,321	2,826	2,630	2,683	2,864	2,767	82	1,952	2,578	3,142	2,922	2,981	3,181	3,076
83	1,764	2,336	2,860	2,664	2,718	2,897	2,804	83	1,960	2,597	3,178	2,960	3,020	3,220	3,115
84	1,768	2,351	2,891	2,696	2,752	2,929	2,839	84	1,964	2,611	3,211	2,996	3,059	3,253	3,154
85	1,772	2,364	2,921	2,729	2,785	2,959	2,873	85	1,970	2,626	3,246	3,032	3,094	3,288	3,192
86	1,781	2,378	2,954	2,764	2,820	2,993	2,909	86	1,979	2,641	3,282	3,071	3,133	3,325	3,232
87	1,786	2,390	2,987	2,796	2,851	3,024	2,940	87	1,984	2,656	3,318	3,107	3,167	3,360	3,268
88	1,790	2,399	3,011	2,822	2,880	3,050	2,972	88	1,990	2,666	3,347	3,137	3,200	3,390	3,302
89	1,799	2,416	3,048	2,861	2,918	3,088	3,010	89	1,999	2,683	3,388	3,178	3,242	3,431	3,344
90	1,807	2,430	3,086	2,899	2,954	3,125	3,048	90	2,008	2,700	3,430	3,220	3,282	3,473	3,388
91	1,813	2,441	3,119	2,932	2,988	3,158	3,082	91	2,015	2,712	3,464	3,257	3,320	3,509	3,425
92	1,817	2,448	3,148	2,960	3,018	3,188	3,114	92	2,018	2,720	3,498	3,289	3,353	3,542	3,460
93	1,819	2,452	3,176	2,989	3,047	3,216	3,144	93	2,021	2,723	3,529	3,320	3,385	3,574	3,492
94	1,820	2,454	3,203	3,016	3,073	3,242	3,172	94	2,022	2,726	3,558	3,350	3,415	3,602	3,523
95	1,822	2,460	3,230	3,043	3,102	3,271	3,200	95	2,023	2,732	3,589	3,380	3,446	3,634	3,557
96	1,823	2,465	3,258	3,072	3,131	3,300	3,230	96	2,026	2,737	3,620	3,413	3,478	3,665	3,589
97	1,824	2,468	3,287	3,101	3,160	3,328	3,260	97	2,027	2,744	3,652	3,445	3,510	3,698	3,622
98	1,826	2,474	3,316	3,130	3,188	3,356	3,290	98	2,030	2,749	3,684	3,476	3,544	3,730	3,656
99	1,828	2,479	3,344	3,158	3,218	3,386	3,320	99	2,032	2,754	3,715	3,509	3,576	3,762	3,690

(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 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 330-333

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	205.08	258.92	309.42	274.92	280.83	313.33	289.92	65	227.83	287.83	343.67	305.67	312.00	348.17	322.08
66	205.08	258.92	309.42	274.92	280.83	313.33	289.92	66	227.83	287.83	343.67	305.67	312.00	348.17	322.08
67	205.08	258.92	309.42	274.92	280.83	313.33	289.92	67	227.83	287.83	343.67	305.67	312.00	348.17	322.08
68	211.92	268.17	319.50	286.08	291.92	323.67	300.92	68	235.33	297.92	355.08	317.67	324.33	359.58	334.50
69	217.50	275.83	327.92	295.08	300.58	332.25	310.33	69	241.67	306.42	364.50	327.75	334.08	369.00	344.83
70	222.42	282.92	336.00	303.33	309.33	340.33	319.08	70	247.17	314.42	373.33	336.92	343.67	378.00	354.58
71	227.58	290.08	344.08	312.00	318.17	348.58	328.08	71	252.75	322.17	382.33	346.67	353.58	387.17	364.67
72	232.08	296.58	351.33	319.83	326.25	355.92	336.58	72	257.83	329.42	390.42	355.33	362.58	395.42	374.08
73	235.83	302.42	358.67	327.42	334.33	363.42	344.67	73	262.08	336.00	398.58	363.75	371.58	403.83	382.92
74	239.58	307.83	365.42	334.67	341.25	370.17	352.17	74	265.92	342.00	406.08	371.83	379.17	411.33	391.33
75	242.42	312.33	371.42	341.08	348.17	376.08	358.92	75	269.25	347.08	412.67	378.92	386.67	418.08	398.67
76	244.92	316.83	377.42	347.25	354.42	382.33	365.42	76	272.08	352.08	419.42	385.92	393.75	424.92	406.08
77	246.92	320.42	382.83	353.08	360.33	387.92	371.58	77	274.33	355.92	425.42	392.42	400.33	430.92	412.83
78	248.58	323.58	387.75	358.33	365.67	392.67	377.25	78	276.17	359.58	430.83	398.25	406.33	436.33	419.08
79	250.08	326.83	392.83	363.58	371.08	397.83	382.83	79	277.92	363.17	436.33	404.08	412.50	442.08	425.25
80	251.42	329.58	397.67	368.83	376.33	402.92	388.17	80	279.42	366.33	441.92	409.92	418.33	447.58	431.42
81	251.67	331.67	402.00	373.50	381.00	407.25	393.17	81	279.75	368.58	446.67	414.92	423.42	452.58	436.67
82	252.75	333.42	406.33	378.00	385.83	411.58	397.83	82	280.83	370.67	451.67	420.17	428.67	457.50	442.08
83	253.50	336.00	411.17	382.92	390.58	416.42	402.92	83	281.67	373.33	456.92	425.58	434.08	462.75	447.92
84	254.08	337.92	415.50	387.75	395.58	420.92	408.17	84	282.42	375.42	461.67	430.83	439.67	467.67	453.42
85	254.83	339.75	420.00	392.25	400.33	425.42	412.92	85	283.17	377.58	466.50	435.92	444.75	472.50	458.83
86	256.08	341.83	424.83	397.17	405.42	430.17	418.17	86	284.42	379.83	471.92	441.33	450.42	477.92	464.58
87	256.83	343.67	429.17	402.00	409.83	434.67	422.67	87	285.33	381.75	477.00	446.58	455.42	483.00	469.83
88	257.42	345.00	432.92	405.92	414.17	438.42	427.17	88	285.92	383.25	481.08	450.92	460.08	487.33	474.75
89	258.58	347.25	438.17	411.17	419.58	443.67	432.75	89	287.25	385.83	486.75	456.92	466.08	493.08	480.75
90	259.83	349.33	443.58	416.58	424.83	449.25	438.17	90	288.58	388.17	492.92	462.92	471.92	499.08	486.75
91	260.67	351.00	448.33	421.33	429.42	454.08	443.08	91	289.67	390.00	498.17	468.17	477.33	504.42	492.42
92	261.17	351.92	452.58	425.58	433.92	458.25	447.58	92	290.08	391.08	502.83	472.92	482.08	509.25	497.25
93	261.42	352.33	456.42	429.58	438.00	462.33	451.83	93	290.42	391.50	507.33	477.33	486.58	513.75	502.08
94	261.58	352.83	460.33	433.33	441.75	466.17	455.83	94	290.67	391.92	511.33	481.50	490.92	517.92	506.42
95	261.92	353.58	464.42	437.58	445.83	470.08	460.08	95	290.83	392.83	516.00	486.00	495.42	522.33	511.17
96	262.08	354.33	468.33	441.58	450.00	474.17	464.42	96	291.33	393.58	520.33	490.67	500.08	526.92	516.00
97	262.17	354.92	472.33	445.67	454.17	478.33	468.58	97	291.42	394.50	524.83	495.17	504.58	531.58	520.67
98	262.50	355.67	476.58	449.83	458.25	482.58	472.92	98	291.75	395.08	529.33	499.83	509.25	536.08	525.42
99	262.83	356.42	480.58	453.92	462.58	486.58	477.33	99	291.92	395.83	534.00	504.33	514.08	540.75	530.42

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 334, 349

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	165.17	208.58	249.25	221.50	226.17	252.42	233.58	65	183.58	231.92	276.83	246.25	251.33	280.42	259.42
66	165.17	208.58	249.25	221.50	226.17	252.42	233.58	66	183.58	231.92	276.83	246.25	251.33	280.42	259.42
67	165.17	208.58	249.25	221.50	226.17	252.42	233.58	67	183.58	231.92	276.83	246.25	251.33	280.42	259.42
68	170.75	216.08	257.42	230.42	235.17	260.75	242.42	68	189.58	240.00	286.00	255.92	261.25	289.67	269.50
69	175.25	222.25	264.17	237.67	242.17	267.67	250.00	69	194.67	246.83	293.67	264.00	269.08	297.25	277.83
70	179.17	227.92	270.67	244.33	249.17	274.17	257.00	70	199.17	253.25	300.75	271.42	276.83	304.50	285.67
71	183.33	233.67	277.17	251.33	256.25	280.83	264.25	71	203.58	259.58	308.00	279.25	284.83	311.83	293.75
72	186.92	238.92	283.00	257.58	262.83	286.75	271.17	72	207.75	265.33	314.50	286.25	292.08	318.50	301.33
73	189.92	243.58	288.92	263.75	269.33	292.75	277.67	73	211.08	270.67	321.08	293.00	299.33	325.25	308.50
74	193.00	247.92	294.33	269.58	274.92	298.25	283.75	74	214.25	275.50	327.08	299.58	305.50	331.33	315.25
75	195.25	251.58	299.17	274.75	280.42	302.92	289.17	75	216.92	279.58	332.42	305.25	311.50	336.75	321.17
76	197.33	255.17	304.00	279.75	285.50	308.00	294.33	76	219.17	283.58	337.83	310.92	317.17	342.33	327.08
77	198.92	258.08	308.33	284.42	290.25	312.50	299.33	77	221.00	286.75	342.67	316.08	322.50	347.17	332.50
78	200.25	260.67	312.33	288.67	294.58	316.33	303.92	78	222.42	289.67	347.00	320.83	327.33	351.50	337.58
79	201.42	263.33	316.50	292.92	298.92	320.42	308.33	79	223.92	292.50	351.50	325.50	332.33	356.08	342.58
80	202.50	265.50	320.33	297.17	303.17	324.58	312.75	80	225.08	295.08	356.00	330.25	337.00	360.58	347.50
81	202.75	267.17	323.83	300.92	306.92	328.08	316.67	81	225.33	296.92	359.83	334.25	341.08	364.58	351.75
82	203.58	268.58	327.33	304.50	310.75	331.58	320.42	82	226.17	298.58	363.83	338.42	345.33	368.58	356.08
83	204.25	270.67	331.17	308.50	314.67	335.42	324.58	83	226.92	300.75	368.08	342.83	349.67	372.75	360.83
84	204.67	272.25	334.75	312.33	318.67	339.08	328.75	84	227.50	302.42	371.92	347.00	354.17	376.75	365.25
85	205.33	273.67	338.33	316.00	322.50	342.67	332.67	85	228.17	304.17	375.83	351.17	358.25	380.67	369.67
86	206.25	275.42	342.17	320.00	326.58	346.58	336.92	86	229.08	305.92	380.17	355.50	362.83	385.00	374.25
87	206.83	276.83	345.67	323.83	330.08	350.17	340.50	87	229.83	307.50	384.25	359.75	366.83	389.08	378.42
88	207.33	277.92	348.75	327.00	333.58	353.17	344.17	88	230.33	308.75	387.50	363.25	370.58	392.58	382.42
89	208.33	279.75	352.92	331.17	338.00	357.42	348.58	89	231.42	310.75	392.08	368.08	375.42	397.17	387.25
90	209.25	281.42	357.33	335.58	342.17	361.92	352.92	90	232.50	312.75	397.08	372.92	380.17	402.00	392.08
91	210.00	282.75	361.17	339.42	345.92	365.75	356.92	91	233.33	314.17	401.25	377.08	384.50	406.33	396.67
92	210.33	283.50	364.58	342.83	349.58	369.17	360.58	92	233.67	315.00	405.00	381.00	388.33	410.25	400.58
93	210.58	283.83	367.67	346.08	352.83	372.42	363.92	93	233.92	315.42	408.67	384.50	392.00	413.83	404.42
94	210.75	284.17	370.83	349.08	355.83	375.58	367.25	94	234.17	315.75	411.92	387.92	395.50	417.25	407.92
95	211.00	284.83	374.08	352.50	359.08	378.67	370.58	95	234.33	316.50	415.67	391.50	399.08	420.75	411.83
96	211.08	285.42	377.25	355.75	362.50	381.92	374.08	96	234.67	317.08	419.17	395.25	402.83	424.50	415.67
97	211.25	285.92	380.50	359.00	365.92	385.33	377.50	97	234.75	317.83	422.83	398.83	406.50	428.25	419.42
98	211.50	286.50	383.92	362.42	369.17	388.75	381.00	98	235.00	318.25	426.42	402.58	410.25	431.83	423.25
99	211.67	287.08	387.17	365.67	372.67	392.00	384.50	99	235.17	318.92	430.17	406.25	414.08	435.58	427.25

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 337, 346

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	148.08	187.00	223.50	198.58	202.83	226.33	209.42	65	164.58	207.92	248.17	220.75	225.33	251.42	232.58
66	148.08	187.00	223.50	198.58	202.83	226.33	209.42	66	164.58	207.92	248.17	220.75	225.33	251.42	232.58
67	148.08	187.00	223.50	198.58	202.83	226.33	209.42	67	164.58	207.92	248.17	220.75	225.33	251.42	232.58
68	153.08	193.67	230.75	206.58	210.83	233.75	217.33	68	170.00	215.17	256.42	229.42	234.25	259.67	241.58
69	157.08	199.25	236.83	213.08	217.08	240.00	224.17	69	174.50	221.33	263.25	236.75	241.25	266.50	249.08
70	160.67	204.33	242.67	219.08	223.42	245.83	230.42	70	178.50	227.08	269.67	243.33	248.17	273.00	256.08
71	164.33	209.50	248.50	225.33	229.75	251.75	236.92	71	182.58	232.67	276.17	250.33	255.33	279.58	263.33
72	167.58	214.17	253.75	231.00	235.67	257.08	243.08	72	186.25	237.92	282.00	256.67	261.83	285.58	270.17
73	170.33	218.42	259.00	236.50	241.50	262.50	248.92	73	189.25	242.67	287.83	262.75	268.33	291.67	276.58
74	173.00	222.33	263.92	241.67	246.50	267.33	254.33	74	192.08	247.00	293.25	268.58	273.83	297.08	282.67
75	175.08	225.58	268.25	246.33	251.42	271.58	259.25	75	194.50	250.67	298.00	273.67	279.25	301.92	287.92
76	176.92	228.83	272.58	250.83	256.00	276.17	263.92	76	196.50	254.25	302.92	278.75	284.42	306.92	293.25
77	178.33	231.42	276.50	255.00	260.25	280.17	268.33	77	198.17	257.08	307.25	283.42	289.17	311.25	298.17
78	179.50	233.67	280.08	258.83	264.08	283.58	272.50	78	199.42	259.67	311.17	287.67	293.50	315.17	302.67
79	180.58	236.08	283.75	262.58	268.00	287.33	276.50	79	200.75	262.25	315.17	291.83	297.92	319.25	307.17
80	181.58	238.00	287.17	266.42	271.83	291.00	280.33	80	201.83	264.58	319.17	296.08	302.17	323.25	311.58
81	181.75	239.50	290.33	269.75	275.17	294.17	283.92	81	202.08	266.17	322.58	299.67	305.83	326.83	315.33
82	182.58	240.83	293.50	273.00	278.67	297.25	287.33	82	202.83	267.67	326.17	303.42	309.58	330.42	319.25
83	183.08	242.67	296.92	276.58	282.08	300.75	291.00	83	203.42	269.67	330.00	307.33	313.50	334.25	323.50
84	183.50	244.08	300.08	280.08	285.67	304.00	294.75	84	204.00	271.17	333.42	311.17	317.50	337.75	327.50
85	184.08	245.42	303.33	283.33	289.17	307.25	298.25	85	204.50	272.67	336.92	314.83	321.25	341.25	331.42
86	184.92	246.92	306.83	286.83	292.83	310.67	302.00	86	205.42	274.33	340.83	318.75	325.33	345.17	335.50
87	185.50	248.17	309.92	290.33	296.00	313.92	305.25	87	206.08	275.75	344.50	322.50	328.92	348.83	339.33
88	185.92	249.17	312.67	293.17	299.08	316.67	308.50	88	206.50	276.83	347.42	325.67	332.25	352.00	342.92
89	186.75	250.83	316.42	296.92	303.00	320.42	312.58	89	207.50	278.67	351.58	330.00	336.58	356.08	347.25
90	187.67	252.33	320.33	300.83	306.83	324.50	316.42	90	208.42	280.33	356.00	334.33	340.83	360.42	351.58
91	188.25	253.50	323.83	304.33	310.17	327.92	320.00	91	209.17	281.67	359.75	338.08	344.75	364.33	355.67
92	188.58	254.17	326.83	307.33	313.42	331.00	323.25	92	209.50	282.42	363.17	341.58	348.17	367.83	359.17
93	188.83	254.50	329.67	310.25	316.33	333.92	326.33	93	209.75	282.75	366.42	344.75	351.42	371.08	362.58
94	188.92	254.83	332.50	313.00	319.08	336.67	329.25	94	209.92	283.08	369.33	347.75	354.58	374.08	365.75
95	189.17	255.33	335.42	316.00	322.00	339.50	332.25	95	210.08	283.75	372.67	351.00	357.83	377.25	369.17
96	189.25	255.92	338.25	318.92	325.00	342.42	335.42	96	210.42	284.25	375.83	354.33	361.17	380.58	372.67
97	189.33	256.33	341.17	321.83	328.00	345.50	338.42	97	210.50	284.92	379.08	357.58	364.42	383.92	376.00
98	189.58	256.83	344.17	324.92	331.00	348.50	341.58	98	210.75	285.33	382.33	361.00	367.83	387.17	379.50
99	189.83	257.42	347.08	327.83	334.08	351.42	344.75	99	210.83	285.92	385.67	364.25	371.25	390.58	383.08

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

FLORIDA

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

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	131.00	165.42	197.67	175.67	179.42	200.17	185.25	65	145.58	183.92	219.58	195.33	199.33	222.42	205.75
66	131.00	165.42	197.67	175.67	179.42	200.17	185.25	66	145.58	183.92	219.58	195.33	199.33	222.42	205.75
67	131.00	165.42	197.67	175.67	179.42	200.17	185.25	67	145.58	183.92	219.58	195.33	199.33	222.42	205.75
68	135.42	171.33	204.17	182.75	186.50	206.83	192.25	68	150.33	190.33	226.83	203.00	207.17	229.75	213.75
69	139.00	176.25	209.50	188.50	192.08	212.25	198.25	69	154.42	195.75	232.92	209.42	213.42	235.75	220.33
70	142.08	180.75	214.67	193.75	197.58	217.42	203.83	70	157.92	200.83	238.50	215.25	219.58	241.50	226.58
71	145.42	185.33	219.83	199.33	203.25	222.75	209.58	71	161.50	205.83	244.25	221.50	225.92	247.33	233.00
72	148.25	189.50	224.42	204.33	208.42	227.42	215.08	72	164.75	210.42	249.42	227.00	231.67	252.58	239.00
73	150.67	193.17	229.17	209.17	213.58	232.17	220.25	73	167.42	214.67	254.67	232.42	237.42	258.00	244.67
74	153.08	196.67	233.42	213.83	218.00	236.50	225.00	74	169.92	218.50	259.42	237.58	242.25	262.75	250.00
75	154.83	199.50	237.25	217.92	222.42	240.25	229.33	75	172.00	221.75	263.67	242.08	247.08	267.08	254.75
76	156.50	202.42	241.08	221.83	226.42	244.25	233.42	76	173.83	224.92	267.92	246.58	251.58	271.50	259.42
77	157.75	204.67	244.58	225.58	230.17	247.83	237.42	77	175.25	227.42	271.75	250.67	255.75	275.33	263.75
78	158.83	206.75	247.75	228.92	233.67	250.92	241.00	78	176.42	229.75	275.25	254.42	259.58	278.75	267.75
79	159.75	208.83	251.00	232.33	237.08	254.17	244.58	79	177.58	232.00	278.75	258.17	263.58	282.42	271.67
80	160.58	210.58	254.08	235.67	240.42	257.42	248.00	80	178.50	234.00	282.33	261.92	267.25	286.00	275.58
81	160.83	211.92	256.83	238.67	243.42	260.17	251.17	81	178.75	235.50	285.42	265.08	270.50	289.17	279.00
82	161.50	213.00	259.58	241.50	246.50	263.00	254.17	82	179.42	236.83	288.58	268.42	273.92	292.33	282.42
83	162.00	214.67	262.67	244.67	249.58	266.00	257.42	83	180.00	238.50	291.92	271.92	277.33	295.67	286.17
84	162.33	215.92	265.50	247.75	252.75	268.92	260.75	84	180.42	239.83	295.00	275.25	280.92	298.83	289.67
85	162.83	217.08	268.33	250.58	255.75	271.75	263.83	85	180.92	241.25	298.08	278.50	284.17	301.92	293.17
86	163.58	218.42	271.42	253.75	259.00	274.83	267.17	86	181.67	242.67	301.50	281.92	287.75	305.33	296.83
87	164.08	219.58	274.17	256.83	261.83	277.75	270.08	87	182.25	243.92	304.75	285.33	290.92	308.58	300.17
88	164.42	220.42	276.58	259.33	264.58	280.08	272.92	88	182.67	244.83	307.33	288.08	293.92	311.33	303.33
89	165.25	221.83	279.92	262.67	268.08	283.50	276.50	89	183.50	246.50	311.00	291.92	297.75	315.00	307.17
90	166.00	223.17	283.42	266.17	271.42	287.00	279.92	90	184.42	248.00	314.92	295.75	301.50	318.83	311.00
91	166.58	224.25	286.42	269.17	274.33	290.08	283.08	91	185.08	249.17	318.25	299.08	304.92	322.25	314.58
92	166.83	224.83	289.17	271.92	277.25	292.75	286.00	92	185.33	249.83	321.25	302.17	308.00	325.33	317.67
93	167.00	225.08	291.58	274.50	279.83	295.33	288.67	93	185.50	250.17	324.08	304.92	310.92	328.25	320.75
94	167.17	225.42	294.08	276.83	282.25	297.83	291.25	94	185.75	250.42	326.67	307.67	313.67	330.92	323.50
95	167.33	225.92	296.67	279.58	284.83	300.33	293.92	95	185.83	251.00	329.67	310.50	316.50	333.67	326.58
96	167.42	226.33	299.17	282.17	287.50	302.92	296.67	96	186.08	251.50	332.42	313.50	319.50	336.67	329.67
97	167.50	226.75	301.75	284.75	290.17	305.58	299.42	97	186.17	252.08	335.33	316.33	322.42	339.67	332.67
98	167.75	227.25	304.50	287.42	292.75	308.33	302.17	98	186.42	252.42	338.17	319.33	325.33	342.50	335.67
99	167.92	227.67	307.08	290.00	295.58	310.92	304.92	99	186.50	252.92	341.17	322.17	328.42	345.50	338.83

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

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							Issue 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	136.67	172.58	206.33	183.33	187.17	208.92	193.33	65	151.92	191.92	229.08	203.83	208.00	232.08	214.67
66	136.67	172.58	206.33	183.33	187.17	208.92	193.33	66	151.92	191.92	229.08	203.83	208.00	232.08	214.67
67	136.67	172.58	206.33	183.33	187.17	208.92	193.33	67	151.92	191.92	229.08	203.83	208.00	232.08	214.67
68	141.33	178.83	213.00	190.67	194.58	215.83	200.58	68	156.92	198.58	236.67	211.83	216.17	239.67	223.00
69	145.00	183.92	218.58	196.67	200.42	221.50	206.92	69	161.08	204.33	243.00	218.50	222.67	246.00	229.92
70	148.33	188.58	224.00	202.17	206.17	226.92	212.67	70	164.83	209.58	248.92	224.58	229.08	252.00	236.42
71	151.67	193.42	229.42	208.00	212.08	232.42	218.67	71	168.50	214.83	254.92	231.08	235.67	258.08	243.08
72	154.67	197.67	234.17	213.17	217.50	237.33	224.42	72	171.92	219.58	260.33	236.92	241.67	263.58	249.42
73	157.17	201.58	239.08	218.33	222.92	242.33	229.83	73	174.67	224.00	265.67	242.50	247.67	269.17	255.33
74	159.67	205.17	243.58	223.08	227.50	246.83	234.83	74	177.33	228.00	270.67	247.92	252.83	274.17	260.92
75	161.58	208.17	247.58	227.42	232.08	250.67	239.33	75	179.50	231.42	275.08	252.58	257.83	278.67	265.83
76	163.33	211.17	251.58	231.50	236.33	254.92	243.58	76	181.42	234.67	279.58	257.33	262.50	283.33	270.67
77	164.58	213.58	255.17	235.42	240.17	258.58	247.67	77	182.92	237.33	283.58	261.58	266.92	287.33	275.17
78	165.67	215.67	258.50	238.92	243.83	261.83	251.50	78	184.08	239.67	287.17	265.50	270.92	290.92	279.42
79	166.67	217.92	261.92	242.42	247.42	265.17	255.17	79	185.33	242.08	290.92	269.42	275.00	294.67	283.50
80	167.58	219.67	265.08	245.92	250.92	268.58	258.83	80	186.33	244.17	294.58	273.33	278.92	298.42	287.58
81	167.83	221.08	268.00	249.00	254.00	271.50	262.08	81	186.50	245.67	297.83	276.58	282.33	301.67	291.08
82	168.50	222.33	270.92	252.00	257.17	274.42	265.17	82	187.17	247.08	301.08	280.08	285.83	305.00	294.67
83	169.00	224.00	274.08	255.33	260.42	277.58	268.58	83	187.83	248.92	304.58	283.67	289.42	308.50	298.58
84	169.42	225.33	277.00	258.50	263.67	280.58	272.08	84	188.33	250.33	307.83	287.17	293.08	311.83	302.33
85	169.92	226.50	280.00	261.50	266.92	283.58	275.33	85	188.83	251.67	311.00	290.58	296.50	315.00	305.92
86	170.67	227.92	283.17	264.83	270.33	286.83	278.83	86	189.58	253.17	314.58	294.17	300.33	318.58	309.67
87	171.17	229.08	286.08	268.00	273.17	289.83	281.83	87	190.17	254.50	318.00	297.67	303.58	322.00	313.17
88	171.58	230.00	288.58	270.58	276.08	292.33	284.83	88	190.58	255.50	320.67	300.58	306.67	324.92	316.50
89	172.42	231.50	292.08	274.08	279.67	295.83	288.50	89	191.50	257.17	324.50	304.58	310.67	328.67	320.50
90	173.17	232.92	295.67	277.67	283.17	299.50	292.08	90	192.42	258.83	328.58	308.58	314.58	332.67	324.50
91	173.83	234.00	298.92	280.92	286.33	302.67	295.42	91	193.08	260.00	332.08	312.08	318.17	336.33	328.33
92	174.08	234.58	301.67	283.67	289.33	305.50	298.42	92	193.42	260.67	335.17	315.33	321.42	339.50	331.50
93	174.33	234.92	304.33	286.42	292.00	308.17	301.17	93	193.58	261.00	338.17	318.17	324.42	342.50	334.67
94	174.42	235.17	306.92	288.92	294.50	310.83	303.92	94	193.83	261.33	340.92	321.00	327.33	345.33	337.58
95	174.58	235.67	309.58	291.67	297.17	313.42	306.67	95	193.92	261.92	344.00	324.00	330.33	348.17	340.83
96	174.67	236.17	312.17	294.42	300.00	316.08	309.58	96	194.17	262.42	346.92	327.08	333.42	351.33	344.00
97	174.83	236.58	314.92	297.08	302.83	318.92	312.42	97	194.33	263.00	349.92	330.08	336.42	354.42	347.08
98	175.00	237.08	317.67	299.92	305.50	321.67	315.33	98	194.50	263.42	352.92	333.17	339.50	357.42	350.33
99	175.17	237.58	320.42	302.58	308.42	324.42	318.17	99	194.58	263.92	356.00	336.17	342.67	360.50	353.58

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 330-333

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	178.17	225.33	268.92	239.08	244.17	272.42	252.17	65	198.00	250.33	298.92	265.83	271.17	302.67	280.08
66	178.17	225.33	268.92	239.08	244.17	272.42	252.17	66	198.00	250.33	298.92	265.83	271.17	302.67	280.08
67	178.17	225.33	268.92	239.08	244.17	272.42	252.17	67	198.00	250.33	298.92	265.83	271.17	302.67	280.08
68	184.33	233.25	277.92	248.67	253.83	281.42	261.75	68	204.75	259.17	308.67	276.33	281.83	312.75	290.67
69	189.17	239.83	285.17	256.50	261.42	288.75	269.83	69	210.17	266.58	316.92	285.00	290.42	320.83	299.67
70	193.50	246.00	292.17	263.67	268.92	295.92	277.50	70	214.92	273.42	324.58	293.08	298.92	328.83	308.25
71	197.67	252.33	299.25	271.17	276.58	303.00	285.33	71	219.75	280.17	332.58	301.33	307.33	336.75	317.08
72	201.75	257.83	305.67	278.08	283.67	309.42	292.67	72	224.25	286.33	339.58	309.00	315.33	343.83	325.33
73	205.08	262.92	311.83	284.67	290.67	315.92	299.67	73	228.00	292.08	346.67	316.33	322.92	351.17	333.00
74	208.17	267.58	317.67	290.83	296.83	321.92	306.17	74	231.33	297.42	352.92	323.42	329.67	357.58	340.17
75	210.75	271.67	322.92	296.58	302.58	327.17	312.00	75	234.00	301.67	358.92	329.42	336.33	363.42	346.83
76	213.00	275.58	328.08	302.08	308.08	332.58	317.67	76	236.58	306.17	364.67	335.67	342.33	369.33	352.92
77	214.67	278.58	332.83	307.17	313.33	337.17	322.92	77	238.50	309.58	369.92	341.25	348.17	374.67	359.08
78	216.00	281.42	337.08	311.67	318.17	341.58	328.08	78	240.17	312.75	374.58	346.17	353.58	379.33	364.50
79	217.50	284.25	341.58	316.33	322.67	345.92	332.83	79	241.67	315.75	379.33	351.33	358.50	384.42	369.92
80	218.67	286.67	345.75	320.83	327.42	350.42	337.67	80	242.83	318.42	384.33	356.42	363.75	389.42	375.17
81	219.00	288.42	349.50	324.75	331.33	354.17	341.83	81	243.33	320.42	388.33	360.92	368.25	393.42	379.67
82	219.58	290.08	353.25	328.83	335.42	358.08	345.92	82	244.08	322.17	392.67	365.25	372.58	397.67	384.42
83	220.50	292.08	357.42	333.00	339.75	362.08	350.58	83	244.92	324.58	397.17	370.08	377.58	402.42	389.42
84	220.92	293.83	361.33	337.08	343.92	366.17	354.92	84	245.58	326.42	401.42	374.58	382.33	406.67	394.17
85	221.58	295.50	365.08	341.08	348.17	369.92	359.08	85	246.33	328.17	405.75	379.08	386.67	411.00	399.00
86	222.58	297.33	369.33	345.42	352.50	374.08	363.58	86	247.33	330.17	410.25	383.83	391.67	415.67	403.92
87	223.17	298.83	373.33	349.50	356.42	378.00	367.50	87	247.92	331.92	414.75	388.33	395.83	420.00	408.42
88	223.83	299.83	376.33	352.83	360.00	381.33	371.58	88	248.67	333.33	418.33	392.08	400.08	423.75	412.83
89	224.83	301.92	381.00	357.58	364.83	385.92	376.17	89	249.92	335.42	423.42	397.17	405.33	428.83	418.08
90	225.92	303.75	385.83	362.42	369.33	390.58	381.00	90	250.92	337.50	428.67	402.42	410.25	434.08	423.42
91	226.67	305.08	389.83	366.42	373.50	394.83	385.17	91	251.83	339.00	433.08	407.08	415.08	438.58	428.08
92	227.08	306.00	393.42	370.08	377.25	398.58	389.25	92	252.33	340.08	437.25	411.17	419.08	442.83	432.42
93	227.42	306.42	397.08	373.67	380.83	402.00	393.00	93	252.58	340.33	441.17	415.08	423.17	446.67	436.50
94	227.58	306.75	400.33	376.92	384.17	405.33	396.42	94	252.75	340.83	444.75	418.83	426.92	450.33	440.42
95	227.67	307.50	403.83	380.42	387.75	408.92	400.08	95	252.92	341.58	448.67	422.58	430.83	454.17	444.58
96	227.83	308.08	407.25	384.00	391.33	412.50	403.83	96	253.17	342.17	452.58	426.58	434.67	458.08	448.67
97	228.00	308.58	410.83	387.58	394.92	415.92	407.58	97	253.33	343.08	456.42	430.67	438.75	462.33	452.67
98	228.33	309.33	414.42	391.17	398.58	419.58	411.33	98	253.83	343.67	460.50	434.58	442.92	466.17	457.08
99	228.42	309.92	418.08	394.83	402.33	423.33	415.08	99	253.92	344.25	464.42	438.58	447.00	470.25	461.25

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 334, 349

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	143.58	181.50	216.67	192.58	196.75	219.42	203.08	65	159.50	201.67	240.83	214.08	218.50	243.83	225.58
66	143.58	181.50	216.67	192.58	196.75	219.42	203.08	66	159.50	201.67	240.83	214.08	218.50	243.83	225.58
67	143.58	181.50	216.67	192.58	196.75	219.42	203.08	67	159.50	201.67	240.83	214.08	218.50	243.83	225.58
68	148.50	187.92	223.92	200.33	204.42	226.67	210.83	68	164.92	208.83	248.67	222.58	227.08	251.92	234.17
69	152.33	193.25	229.67	206.67	210.58	232.58	217.42	69	169.25	214.75	255.33	229.58	233.92	258.50	241.42
70	155.92	198.17	235.42	212.42	216.67	238.42	223.58	70	173.17	220.25	261.50	236.08	240.83	264.83	248.33
71	159.25	203.25	241.08	218.50	222.83	244.08	229.83	71	177.00	225.75	267.92	242.75	247.58	271.25	255.42
72	162.50	207.75	246.25	224.00	228.50	249.25	235.75	72	180.67	230.67	273.58	248.92	254.00	276.92	262.08
73	165.17	211.83	251.25	229.33	234.17	254.50	241.42	73	183.67	235.25	279.25	254.83	260.17	282.83	268.25
74	167.75	215.58	255.92	234.33	239.17	259.33	246.58	74	186.33	239.58	284.33	260.50	265.58	288.08	274.08
75	169.75	218.83	260.17	238.92	243.75	263.50	251.33	75	188.50	243.00	289.17	265.33	270.92	292.75	279.33
76	171.58	222.00	264.25	243.33	248.17	267.92	255.92	76	190.58	246.58	293.75	270.42	275.75	297.50	284.33
77	172.92	224.42	268.17	247.50	252.42	271.67	260.17	77	192.17	249.42	298.00	274.92	280.42	301.83	289.25
78	174.00	226.67	271.50	251.08	256.25	275.17	264.25	78	193.42	251.92	301.75	278.92	284.83	305.58	293.67
79	175.25	229.00	275.17	254.83	259.92	278.67	268.17	79	194.67	254.33	305.58	283.00	288.83	309.67	298.00
80	176.17	230.92	278.50	258.50	263.75	282.25	272.00	80	195.67	256.50	309.58	287.08	293.00	313.67	302.17
81	176.42	232.33	281.58	261.58	266.92	285.25	275.42	81	196.00	258.08	312.83	290.75	296.67	316.92	305.83
82	176.92	233.67	284.58	264.83	270.17	288.42	278.67	82	196.58	259.58	316.33	294.25	300.17	320.33	309.67
83	177.67	235.25	287.92	268.25	273.67	291.67	282.42	83	197.33	261.50	320.00	298.08	304.17	324.17	313.67
84	178.00	236.75	291.08	271.50	277.08	294.92	285.92	84	197.83	262.92	323.33	301.75	308.00	327.58	317.58
85	178.50	238.08	294.08	274.75	280.42	298.00	289.25	85	198.42	264.42	326.83	305.33	311.50	331.08	321.42
86	179.33	239.50	297.50	278.25	284.00	301.33	292.92	86	199.25	265.92	330.50	309.25	315.50	334.83	325.42
87	179.83	240.67	300.75	281.58	287.08	304.50	296.08	87	199.75	267.42	334.08	312.83	318.92	338.33	329.00
88	180.25	241.58	303.17	284.17	290.00	307.17	299.33	88	200.33	268.50	337.00	315.83	322.25	341.33	332.50
89	181.17	243.25	306.92	288.08	293.83	310.92	303.08	89	201.33	270.17	341.08	320.00	326.50	345.50	336.75
90	182.00	244.67	310.75	291.92	297.50	314.67	306.92	90	202.17	271.92	345.33	324.17	330.50	349.67	341.08
91	182.58	245.75	314.08	295.17	300.92	318.00	310.33	91	202.92	273.08	348.83	327.92	334.33	353.33	344.83
92	182.92	246.50	316.92	298.08	303.92	321.08	313.58	92	203.25	273.92	352.25	331.17	337.58	356.67	348.33
93	183.17	246.83	319.83	301.00	306.83	323.83	316.58	93	203.50	274.17	355.33	334.33	340.83	359.83	351.67
94	183.33	247.08	322.50	303.67	309.42	326.50	319.33	94	203.58	274.50	358.25	337.33	343.92	362.75	354.75
95	183.42	247.75	325.25	306.42	312.33	329.42	322.25	95	203.75	275.17	361.42	340.42	347.00	365.92	358.17
96	183.58	248.17	328.08	309.33	315.25	332.33	325.25	96	204.00	275.58	364.58	343.67	350.17	369.00	361.42
97	183.67	248.58	331.00	312.25	318.17	335.08	328.33	97	204.08	276.33	367.67	346.92	353.42	372.42	364.67
98	183.92	249.17	333.83	315.17	321.08	338.00	331.33	98	204.42	276.83	371.00	350.08	356.83	375.58	368.17
99	184.00	249.67	336.75	318.00	324.08	341.00	334.33	99	204.58	277.33	374.08	353.33	360.08	378.83	371.58

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

FLORIDA

FOR USE IN FLORIDA ZIP CODES: 337, 346

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	128.67	162.75	194.25	172.67	176.33	196.75	182.08	65	143.00	180.83	215.92	192.00	195.83	218.58	202.25
66	128.67	162.75	194.25	172.67	176.33	196.75	182.08	66	143.00	180.83	215.92	192.00	195.83	218.58	202.25
67	128.67	162.75	194.25	172.67	176.33	196.75	182.08	67	143.00	180.83	215.92	192.00	195.83	218.58	202.25
68	133.17	168.50	200.75	179.58	183.33	203.25	189.08	68	147.92	187.17	222.92	199.58	203.58	225.92	209.92
69	136.58	173.25	205.92	185.25	188.83	208.58	194.92	69	151.75	192.50	228.92	205.83	209.75	231.75	216.42
70	139.75	177.67	211.00	190.42	194.25	213.75	200.42	70	155.25	197.50	234.42	211.67	215.92	237.50	222.67
71	142.75	182.25	216.17	195.83	199.75	218.83	206.08	71	158.75	202.33	240.17	217.67	222.00	243.25	229.00
72	145.75	186.25	220.75	200.83	204.83	223.50	211.33	72	162.00	206.83	245.25	223.17	227.75	248.33	235.00
73	148.08	189.92	225.25	205.58	209.92	228.17	216.42	73	164.67	210.92	250.33	228.50	233.25	253.58	240.50
74	150.33	193.25	229.42	210.08	214.42	232.50	221.08	74	167.08	214.83	254.92	233.58	238.08	258.25	245.67
75	152.25	196.17	233.25	214.17	218.50	236.25	225.33	75	169.00	217.83	259.25	237.92	242.92	262.50	250.50
76	153.83	199.00	236.92	218.17	222.50	240.17	229.42	76	170.83	221.08	263.33	242.42	247.25	266.75	254.92
77	155.00	201.17	240.42	221.83	226.33	243.50	233.25	77	172.25	223.58	267.17	246.50	251.42	270.58	259.33
78	156.00	203.25	243.42	225.08	229.75	246.67	236.92	78	173.42	225.92	270.50	250.00	255.33	274.00	263.25
79	157.08	205.33	246.67	228.50	233.00	249.83	240.42	79	174.50	228.08	274.00	253.75	258.92	277.67	267.17
80	157.92	207.00	249.75	231.75	236.50	253.08	243.83	80	175.42	230.00	277.58	257.42	262.75	281.25	270.92
81	158.17	208.33	252.42	234.58	239.33	255.75	246.92	81	175.75	231.42	280.50	260.67	266.00	284.17	274.17
82	158.58	209.50	255.17	237.50	242.25	258.58	249.83	82	176.25	232.67	283.58	263.83	269.08	287.17	277.67
83	159.25	210.92	258.17	240.50	245.42	261.50	253.17	83	176.92	234.42	286.83	267.25	272.67	290.67	281.25
84	159.58	212.25	261.00	243.42	248.42	264.42	256.33	84	177.33	235.75	289.92	270.50	276.17	293.67	284.67
85	160.00	213.42	263.67	246.33	251.42	267.17	259.33	85	177.92	237.00	293.08	273.75	279.25	296.83	288.17
86	160.75	214.75	266.75	249.50	254.58	270.17	262.58	86	178.67	238.42	296.33	277.25	282.83	300.17	291.75
87	161.17	215.83	269.67	252.42	257.42	273.00	265.42	87	179.08	239.75	299.58	280.50	285.92	303.33	295.00
88	161.67	216.58	271.83	254.83	260.00	275.42	268.33	88	179.58	240.75	302.17	283.17	288.92	306.08	298.17
89	162.42	218.08	275.17	258.25	263.50	278.75	271.67	89	180.50	242.25	305.83	286.83	292.75	309.75	301.92
90	163.17	219.42	278.67	261.75	266.75	282.08	275.17	90	181.25	243.75	309.58	290.67	296.33	313.50	305.83
91	163.67	220.33	281.58	264.67	269.75	285.17	278.17	91	181.92	244.83	312.75	294.00	299.75	316.75	309.17
92	164.00	221.00	284.17	267.25	272.50	287.83	281.17	92	182.25	245.58	315.83	296.92	302.67	319.83	312.33
93	164.25	221.33	286.75	269.83	275.08	290.33	283.83	93	182.42	245.83	318.58	299.75	305.58	322.58	315.25
94	164.33	221.58	289.17	272.25	277.42	292.75	286.33	94	182.58	246.17	321.25	302.50	308.33	325.25	318.08
95	164.42	222.08	291.67	274.75	280.08	295.33	288.92	95	182.67	246.67	324.00	305.17	311.17	328.00	321.08
96	164.58	222.50	294.17	277.33	282.67	297.92	291.67	96	182.83	247.08	326.83	308.08	313.92	330.83	324.00
97	164.67	222.83	296.75	279.92	285.25	300.42	294.33	97	183.00	247.75	329.67	311.00	316.92	333.92	326.92
98	164.92	223.42	299.33	282.50	287.83	303.00	297.08	98	183.33	248.17	332.58	313.83	319.92	336.67	330.08
99	165.00	223.83	301.92	285.17	290.58	305.75	299.75	99	183.42	248.67	335.42	316.75	322.83	339.67	333.17

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

FLORIDA

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

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	113.83	143.92	171.83	152.75	156.00	174.00	161.08	65	126.50	159.92	191.00	169.83	173.25	193.42	178.92
66	113.83	143.92	171.83	152.75	156.00	174.00	161.08	66	126.50	159.92	191.00	169.83	173.25	193.42	178.92
67	113.83	143.92	171.83	152.75	156.00	174.00	161.08	67	126.50	159.92	191.00	169.83	173.25	193.42	178.92
68	117.75	149.00	177.58	158.92	162.17	179.75	167.25	68	130.83	165.58	197.25	176.50	180.08	199.83	185.75
69	120.83	153.25	182.17	163.92	167.00	184.50	172.42	69	134.25	170.33	202.50	182.08	185.50	205.00	191.50
70	123.67	157.17	186.67	168.50	171.83	189.08	177.33	70	137.33	174.67	207.42	187.25	191.00	210.08	196.92
71	126.33	161.17	191.17	173.25	176.75	193.58	182.25	71	140.42	179.00	212.50	192.50	196.33	215.17	202.58
72	128.92	164.75	195.33	177.67	181.25	197.67	187.00	72	143.25	182.92	217.00	197.42	201.42	219.67	207.83
73	131.00	168.00	199.25	181.92	185.75	201.83	191.50	73	145.67	186.58	221.50	202.08	206.33	224.33	212.75
74	133.00	171.00	203.00	185.83	189.67	205.67	195.58	74	147.75	190.00	225.50	206.58	210.67	228.50	217.33
75	134.67	173.58	206.33	189.50	193.33	209.00	199.33	75	149.50	192.75	229.33	210.42	214.83	232.17	221.58
76	136.08	176.08	209.58	193.00	196.83	212.50	203.00	76	151.17	195.58	233.00	214.50	218.67	235.92	225.50
77	137.17	178.00	212.67	196.25	200.17	215.42	206.33	77	152.42	197.83	236.33	218.00	222.42	239.42	229.42
78	138.00	179.75	215.33	199.17	203.25	218.25	209.58	78	153.42	199.83	239.33	221.17	225.92	242.33	232.92
79	139.00	181.58	218.25	202.08	206.17	221.00	212.67	79	154.42	201.75	242.33	224.42	229.08	245.58	236.33
80	139.75	183.17	220.92	205.00	209.17	223.83	215.75	80	155.17	203.42	245.50	227.67	232.42	248.75	239.67
81	139.92	184.25	223.33	207.50	211.67	226.25	218.42	81	155.42	204.67	248.08	230.58	235.25	251.33	242.58
82	140.33	185.33	225.67	210.08	214.25	228.75	221.00	82	155.92	205.83	250.92	233.33	238.08	254.08	245.58
83	140.92	186.58	228.33	212.75	217.08	231.33	224.00	83	156.50	207.42	253.75	236.42	241.25	257.08	248.75
84	141.17	187.75	230.83	215.33	219.75	233.92	226.75	84	156.92	208.50	256.42	239.33	244.25	259.83	251.83
85	141.58	188.83	233.25	217.92	222.42	236.33	229.42	85	157.33	209.67	259.25	242.17	247.08	262.58	254.92
86	142.25	189.92	235.92	220.67	225.25	239.00	232.33	86	158.00	210.92	262.08	245.25	250.25	265.58	258.08
87	142.58	190.92	238.50	223.33	227.67	241.50	234.83	87	158.42	212.08	265.00	248.08	252.92	268.33	260.92
88	143.00	191.58	240.42	225.42	230.00	243.58	237.42	88	158.92	212.92	267.25	250.50	255.58	270.75	263.75
89	143.67	192.92	243.42	228.50	233.08	246.58	240.33	89	159.67	214.25	270.50	253.75	258.92	274.00	267.08
90	144.33	194.08	246.50	231.50	235.92	249.58	243.42	90	160.33	215.67	273.92	257.08	262.08	277.33	270.50
91	144.83	194.92	249.08	234.08	238.67	252.25	246.08	91	160.92	216.58	276.67	260.08	265.17	280.25	273.50
92	145.08	195.50	251.33	236.42	241.00	254.67	248.67	92	161.17	217.25	279.33	262.67	267.75	282.92	276.25
93	145.25	195.75	253.67	238.75	243.33	256.83	251.08	93	161.42	217.42	281.83	265.17	270.33	285.42	278.92
94	145.42	196.00	255.75	240.83	245.42	258.92	253.25	94	161.50	217.75	284.17	267.58	272.75	287.67	281.33
95	145.50	196.50	258.00	243.00	247.75	261.25	255.58	95	161.58	218.25	286.67	270.00	275.25	290.17	284.08
96	145.58	196.83	260.17	245.33	250.00	263.58	258.00	96	161.75	218.58	289.17	272.58	277.75	292.67	286.67
97	145.67	197.17	262.50	247.67	252.33	265.75	260.42	97	161.83	219.17	291.58	275.17	280.33	295.33	289.25
98	145.83	197.58	264.75	249.92	254.67	268.08	262.75	98	162.17	219.58	294.25	277.67	283.00	297.83	292.00
99	145.92	198.00	267.08	252.25	257.00	270.42	265.17	99	162.25	219.92	296.67	280.25	285.58	300.42	294.67

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ISSUE AGE PREMIUMS
RATES EFFECTIVE 12/1/07

FLORIDA

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

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	118.83	150.17	179.33	159.42	162.83	181.58	168.08	65	132.00	166.92	199.33	177.17	180.83	201.83	186.67
66	118.83	150.17	179.33	159.42	162.83	181.58	168.08	66	132.00	166.92	199.33	177.17	180.83	201.83	186.67
67	118.83	150.17	179.33	159.42	162.83	181.58	168.08	67	132.00	166.92	199.33	177.17	180.83	201.83	186.67
68	122.92	155.50	185.33	165.83	169.17	187.58	174.50	68	136.50	172.83	205.83	184.17	187.92	208.50	193.83
69	126.08	159.92	190.08	171.00	174.33	192.50	179.92	69	140.08	177.67	211.33	190.00	193.58	213.92	199.83
70	129.00	164.00	194.83	175.83	179.33	197.33	185.00	70	143.33	182.33	216.42	195.42	199.33	219.17	205.50
71	131.83	168.17	199.50	180.83	184.42	202.00	190.17	71	146.50	186.83	221.67	200.92	204.92	224.50	211.42
72	134.50	171.92	203.83	185.42	189.08	206.33	195.08	72	149.50	190.92	226.42	206.00	210.17	229.17	216.92
73	136.67	175.33	207.92	189.83	193.83	210.58	199.83	73	152.00	194.67	231.08	210.92	215.33	234.08	222.00
74	138.83	178.42	211.83	193.92	197.92	214.58	204.08	74	154.17	198.33	235.33	215.58	219.83	238.42	226.83
75	140.50	181.08	215.33	197.67	201.67	218.08	208.00	75	156.00	201.08	239.33	219.58	224.17	242.33	231.17
76	142.00	183.67	218.67	201.42	205.42	221.67	211.83	76	157.67	204.08	243.08	223.83	228.17	246.17	235.33
77	143.08	185.67	221.92	204.83	208.92	224.83	215.33	77	159.00	206.42	246.58	227.50	232.08	249.83	239.42
78	144.00	187.58	224.67	207.83	212.08	227.67	218.67	78	160.08	208.50	249.67	230.83	235.67	252.92	243.00
79	145.00	189.50	227.67	210.92	215.08	230.58	221.92	79	161.08	210.50	252.92	234.17	239.00	256.33	246.58
80	145.83	191.08	230.50	213.92	218.33	233.58	225.08	80	161.92	212.33	256.17	237.58	242.50	259.58	250.08
81	146.00	192.33	233.00	216.50	220.92	236.08	227.92	81	162.17	213.58	258.92	240.58	245.50	262.33	253.08
82	146.42	193.42	235.50	219.17	223.58	238.67	230.58	82	162.67	214.83	261.83	243.50	248.42	265.08	256.33
83	147.00	194.67	238.33	222.00	226.50	241.42	233.67	83	163.33	216.42	264.83	246.67	251.67	268.33	259.58
84	147.33	195.92	240.92	224.67	229.33	244.08	236.58	84	163.67	217.58	267.58	249.67	254.92	271.08	262.83
85	147.67	197.00	243.42	227.42	232.08	246.58	239.42	85	164.17	218.83	270.50	252.67	257.83	274.00	266.00
86	148.42	198.17	246.17	230.33	235.00	249.42	242.42	86	164.92	220.08	273.50	255.92	261.08	277.08	269.33
87	148.83	199.17	248.92	233.00	237.58	252.00	245.00	87	165.33	221.33	276.50	258.92	263.92	280.00	272.33
88	149.17	199.92	250.92	235.17	240.00	254.17	247.67	88	165.83	222.17	278.92	261.42	266.67	282.50	275.17
89	149.92	201.33	254.00	238.42	243.17	257.33	250.83	89	166.58	223.58	282.33	264.83	270.17	285.92	278.67
90	150.58	202.50	257.17	241.58	246.17	260.42	254.00	90	167.33	225.00	285.83	268.33	273.50	289.42	282.33
91	151.08	203.42	259.92	244.33	249.00	263.17	256.83	91	167.92	226.00	288.67	271.42	276.67	292.42	285.42
92	151.42	204.00	262.33	246.67	251.50	265.67	259.50	92	168.17	226.67	291.50	274.08	279.42	295.17	288.33
93	151.58	204.33	264.67	249.08	253.92	268.00	262.00	93	168.42	226.92	294.08	276.67	282.08	297.83	291.00
94	151.67	204.50	266.92	251.33	256.08	270.17	264.33	94	168.50	227.17	296.50	279.17	284.58	300.17	293.58
95	151.83	205.00	269.17	253.58	258.50	272.58	266.67	95	168.58	227.67	299.08	281.67	287.17	302.83	296.42
96	151.92	205.42	271.50	256.00	260.92	275.00	269.17	96	168.83	228.08	301.67	284.42	289.83	305.42	299.08
97	152.00	205.67	273.92	258.42	263.33	277.33	271.67	97	168.92	228.67	304.33	287.08	292.50	308.17	301.83
98	152.17	206.17	276.33	260.83	265.67	279.67	274.17	98	169.17	229.08	307.00	289.67	295.33	310.83	304.67
99	152.33	206.58	278.67	263.17	268.17	282.17	276.67	99	169.33	229.50	309.58	292.42	298.00	313.50	307.50

(Add \$25 One-time Policy Fee)