

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

**GEORGIA**

FOR USE IN GEORGIA ZIP CODES: 300-303, 313-314

**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	1,427	1,799	2,023	1,816	1,832	2,089	1,857	65	1,585	1,998	2,247	2,017	2,035	2,321	2,064
66	1,427	1,799	2,023	1,816	1,832	2,089	1,857	66	1,585	1,998	2,247	2,017	2,035	2,321	2,064
67	1,427	1,799	2,023	1,816	1,832	2,089	1,857	67	1,585	1,998	2,247	2,017	2,035	2,321	2,064
68	1,475	1,859	2,096	1,877	1,893	2,159	1,920	68	1,639	2,065	2,329	2,086	2,104	2,399	2,133
69	1,521	1,917	2,153	1,936	1,953	2,214	1,980	69	1,691	2,130	2,393	2,151	2,169	2,460	2,200
70	1,561	1,967	2,204	1,987	2,004	2,265	2,032	70	1,735	2,186	2,450	2,208	2,226	2,517	2,258
71	1,599	2,015	2,253	2,036	2,054	2,313	2,082	71	1,778	2,240	2,504	2,262	2,281	2,570	2,313
72	1,634	2,058	2,294	2,079	2,097	2,355	2,126	72	1,815	2,287	2,549	2,310	2,330	2,617	2,363
73	1,665	2,098	2,330	2,119	2,137	2,390	2,167	73	1,850	2,331	2,589	2,354	2,375	2,655	2,408
74	1,693	2,133	2,363	2,154	2,173	2,422	2,202	74	1,881	2,369	2,626	2,393	2,413	2,691	2,448
75	1,715	2,160	2,389	2,181	2,201	2,446	2,231	75	1,905	2,400	2,655	2,424	2,445	2,718	2,479
76	1,735	2,186	2,413	2,207	2,226	2,465	2,257	76	1,927	2,428	2,681	2,452	2,474	2,739	2,508
77	1,752	2,208	2,438	2,230	2,250	2,482	2,280	77	1,947	2,453	2,708	2,477	2,499	2,758	2,533
78	1,767	2,225	2,454	2,247	2,267	2,492	2,299	78	1,962	2,473	2,727	2,498	2,519	2,769	2,554
79	1,781	2,244	2,474	2,266	2,286	2,505	2,318	79	1,979	2,494	2,748	2,518	2,540	2,783	2,575
80	1,795	2,263	2,485	2,285	2,305	2,516	2,336	80	1,995	2,514	2,761	2,539	2,561	2,795	2,596
81	1,808	2,279	2,499	2,301	2,321	2,531	2,354	81	2,010	2,532	2,776	2,558	2,580	2,812	2,616
82	1,822	2,296	2,514	2,318	2,339	2,548	2,371	82	2,024	2,551	2,793	2,576	2,598	2,830	2,635
83	1,836	2,313	2,530	2,336	2,356	2,565	2,389	83	2,041	2,571	2,812	2,596	2,618	2,850	2,655
84	1,849	2,330	2,545	2,353	2,374	2,582	2,407	84	2,055	2,589	2,828	2,615	2,638	2,869	2,674
85	1,862	2,346	2,560	2,369	2,390	2,597	2,423	85	2,069	2,607	2,844	2,632	2,655	2,886	2,693
86	1,873	2,361	2,572	2,384	2,405	2,611	2,438	86	2,081	2,622	2,858	2,649	2,672	2,902	2,709
87	1,884	2,374	2,583	2,397	2,418	2,624	2,452	87	2,093	2,638	2,870	2,663	2,686	2,916	2,724
88	1,893	2,386	2,593	2,409	2,430	2,636	2,464	88	2,103	2,651	2,881	2,676	2,701	2,928	2,738
89	1,910	2,406	2,613	2,429	2,451	2,655	2,485	89	2,121	2,673	2,903	2,699	2,723	2,950	2,761
90	1,926	2,427	2,635	2,451	2,472	2,676	2,507	90	2,140	2,696	2,928	2,724	2,747	2,974	2,785
91	1,942	2,446	2,655	2,471	2,493	2,696	2,527	91	2,157	2,718	2,951	2,746	2,770	2,996	2,808
92	1,957	2,465	2,675	2,489	2,511	2,715	2,547	92	2,174	2,739	2,972	2,767	2,791	3,016	2,829
93	1,970	2,483	2,693	2,507	2,529	2,732	2,564	93	2,189	2,759	2,992	2,786	2,811	3,036	2,849
94	1,983	2,498	2,709	2,523	2,545	2,748	2,581	94	2,203	2,776	3,010	2,804	2,828	3,053	2,868
95	1,994	2,514	2,724	2,538	2,560	2,761	2,596	95	2,217	2,793	3,026	2,820	2,845	3,068	2,884
96	2,006	2,528	2,739	2,553	2,575	2,775	2,611	96	2,230	2,808	3,043	2,837	2,861	3,083	2,901
97	2,019	2,543	2,753	2,567	2,591	2,790	2,627	97	2,242	2,825	3,059	2,853	2,878	3,100	2,918
98	2,030	2,558	2,769	2,583	2,606	2,804	2,642	98	2,255	2,842	3,077	2,870	2,895	3,115	2,936
99	2,042	2,573	2,784	2,598	2,621	2,818	2,658	99	2,269	2,859	3,093	2,888	2,912	3,132	2,952

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-10/07 GA

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

**GEORGIA**

**FOR USE IN GEORGIA ZIP CODES: ALL EXCEPT 300-303, 313-314**

**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	1,102	1,390	1,563	1,403	1,415	1,614	1,435	65	1,225	1,544	1,737	1,559	1,573	1,794	1,595
66	1,102	1,390	1,563	1,403	1,415	1,614	1,435	66	1,225	1,544	1,737	1,559	1,573	1,794	1,595
67	1,102	1,390	1,563	1,403	1,415	1,614	1,435	67	1,225	1,544	1,737	1,559	1,573	1,794	1,595
68	1,140	1,437	1,619	1,450	1,463	1,669	1,483	68	1,267	1,595	1,799	1,612	1,626	1,854	1,648
69	1,176	1,482	1,663	1,496	1,509	1,711	1,530	69	1,306	1,646	1,849	1,662	1,676	1,901	1,700
70	1,206	1,520	1,703	1,535	1,549	1,750	1,570	70	1,340	1,689	1,893	1,706	1,720	1,945	1,745
71	1,236	1,557	1,741	1,573	1,587	1,788	1,609	71	1,374	1,731	1,935	1,748	1,763	1,986	1,788
72	1,262	1,590	1,772	1,607	1,620	1,820	1,643	72	1,403	1,767	1,969	1,785	1,800	2,022	1,826
73	1,287	1,621	1,800	1,637	1,652	1,847	1,675	73	1,430	1,801	2,001	1,819	1,835	2,052	1,861
74	1,308	1,648	1,826	1,664	1,679	1,872	1,702	74	1,454	1,831	2,029	1,849	1,865	2,079	1,891
75	1,325	1,669	1,846	1,686	1,701	1,890	1,724	75	1,472	1,855	2,052	1,873	1,890	2,100	1,916
76	1,340	1,689	1,865	1,705	1,720	1,905	1,744	76	1,489	1,876	2,071	1,895	1,912	2,117	1,938
77	1,354	1,706	1,884	1,723	1,738	1,918	1,762	77	1,505	1,896	2,093	1,914	1,931	2,131	1,958
78	1,365	1,720	1,896	1,737	1,752	1,925	1,777	78	1,516	1,911	2,107	1,930	1,947	2,139	1,974
79	1,376	1,734	1,912	1,751	1,766	1,935	1,791	79	1,529	1,927	2,123	1,946	1,963	2,151	1,990
80	1,387	1,748	1,920	1,765	1,781	1,944	1,805	80	1,542	1,942	2,134	1,962	1,979	2,160	2,006
81	1,397	1,761	1,931	1,778	1,794	1,956	1,819	81	1,553	1,957	2,145	1,976	1,993	2,173	2,021
82	1,408	1,774	1,942	1,791	1,807	1,969	1,832	82	1,564	1,971	2,158	1,991	2,008	2,187	2,036
83	1,419	1,788	1,955	1,805	1,821	1,982	1,846	83	1,577	1,986	2,173	2,006	2,023	2,202	2,052
84	1,429	1,800	1,967	1,818	1,834	1,995	1,860	84	1,588	2,001	2,185	2,020	2,038	2,217	2,066
85	1,439	1,813	1,978	1,831	1,847	2,007	1,873	85	1,599	2,015	2,197	2,034	2,052	2,230	2,081
86	1,448	1,824	1,987	1,842	1,858	2,018	1,884	86	1,608	2,026	2,208	2,047	2,065	2,242	2,094
87	1,456	1,834	1,996	1,852	1,868	2,027	1,895	87	1,618	2,038	2,218	2,058	2,076	2,253	2,105
88	1,463	1,844	2,003	1,862	1,878	2,037	1,904	88	1,625	2,049	2,226	2,068	2,087	2,263	2,116
89	1,476	1,859	2,019	1,877	1,894	2,052	1,920	89	1,639	2,066	2,243	2,086	2,104	2,280	2,134
90	1,488	1,875	2,036	1,894	1,910	2,068	1,937	90	1,653	2,083	2,263	2,105	2,122	2,298	2,152
91	1,500	1,890	2,052	1,909	1,926	2,083	1,952	91	1,667	2,100	2,281	2,122	2,140	2,315	2,170
92	1,512	1,905	2,067	1,924	1,941	2,098	1,968	92	1,680	2,117	2,297	2,138	2,156	2,331	2,186
93	1,522	1,918	2,081	1,937	1,954	2,111	1,981	93	1,692	2,132	2,312	2,153	2,172	2,346	2,202
94	1,533	1,930	2,094	1,950	1,967	2,123	1,994	94	1,703	2,145	2,326	2,167	2,185	2,359	2,216
95	1,541	1,942	2,105	1,961	1,978	2,134	2,006	95	1,713	2,158	2,338	2,179	2,198	2,371	2,229
96	1,550	1,953	2,117	1,973	1,990	2,145	2,018	96	1,723	2,170	2,351	2,192	2,211	2,383	2,241
97	1,560	1,965	2,128	1,984	2,002	2,156	2,030	97	1,732	2,183	2,364	2,205	2,224	2,395	2,255
98	1,568	1,976	2,139	1,996	2,014	2,167	2,042	98	1,743	2,196	2,377	2,218	2,237	2,407	2,269
99	1,578	1,988	2,151	2,008	2,026	2,178	2,054	99	1,754	2,209	2,390	2,231	2,250	2,420	2,281

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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**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	1,241	1,563	1,759	1,579	1,593	1,816	1,615	65	1,378	1,737	1,955	1,755	1,770	2,019	1,794
66	1,241	1,563	1,759	1,579	1,593	1,816	1,615	66	1,378	1,737	1,955	1,755	1,770	2,019	1,794
67	1,241	1,563	1,759	1,579	1,593	1,816	1,615	67	1,378	1,737	1,955	1,755	1,770	2,019	1,794
68	1,283	1,616	1,823	1,632	1,647	1,878	1,670	68	1,426	1,796	2,025	1,814	1,829	2,086	1,855
69	1,323	1,667	1,872	1,683	1,698	1,925	1,722	69	1,470	1,852	2,080	1,870	1,887	2,140	1,913
70	1,357	1,711	1,917	1,728	1,742	1,970	1,767	70	1,508	1,901	2,131	1,920	1,936	2,189	1,964
71	1,392	1,752	1,959	1,770	1,785	2,011	1,811	71	1,546	1,947	2,177	1,967	1,984	2,235	2,012
72	1,420	1,790	1,994	1,807	1,824	2,048	1,849	72	1,579	1,989	2,215	2,009	2,026	2,275	2,055
73	1,448	1,825	2,026	1,843	1,859	2,078	1,884	73	1,609	2,027	2,252	2,047	2,065	2,309	2,093
74	1,472	1,855	2,055	1,872	1,889	2,105	1,915	74	1,636	2,060	2,283	2,081	2,099	2,340	2,129
75	1,491	1,879	2,078	1,898	1,914	2,127	1,940	75	1,657	2,087	2,309	2,108	2,126	2,364	2,156
76	1,508	1,901	2,099	1,920	1,936	2,144	1,962	76	1,675	2,112	2,332	2,132	2,151	2,383	2,181
77	1,524	1,920	2,120	1,939	1,956	2,158	1,983	77	1,693	2,133	2,355	2,154	2,173	2,398	2,203
78	1,536	1,936	2,134	1,955	1,971	2,167	1,999	78	1,707	2,151	2,372	2,171	2,191	2,408	2,221
79	1,549	1,951	2,151	1,971	1,988	2,178	2,015	79	1,720	2,168	2,390	2,190	2,209	2,420	2,240
80	1,561	1,967	2,162	1,987	2,004	2,188	2,032	80	1,735	2,186	2,401	2,208	2,226	2,431	2,257
81	1,573	1,981	2,173	2,001	2,019	2,201	2,047	81	1,748	2,202	2,415	2,223	2,243	2,445	2,274
82	1,584	1,997	2,186	2,016	2,033	2,215	2,061	82	1,760	2,218	2,429	2,240	2,259	2,462	2,291
83	1,596	2,012	2,200	2,032	2,049	2,231	2,078	83	1,774	2,235	2,445	2,257	2,277	2,478	2,309
84	1,608	2,026	2,213	2,046	2,065	2,245	2,093	84	1,786	2,252	2,460	2,274	2,294	2,495	2,325
85	1,619	2,041	2,225	2,060	2,078	2,258	2,108	85	1,799	2,267	2,473	2,289	2,309	2,510	2,341
86	1,629	2,053	2,236	2,072	2,091	2,270	2,120	86	1,810	2,280	2,485	2,303	2,323	2,523	2,355
87	1,638	2,064	2,246	2,085	2,102	2,281	2,132	87	1,821	2,294	2,495	2,316	2,336	2,536	2,368
88	1,647	2,075	2,255	2,094	2,113	2,291	2,143	88	1,829	2,305	2,506	2,328	2,347	2,547	2,380
89	1,660	2,092	2,273	2,112	2,131	2,309	2,160	89	1,845	2,324	2,525	2,347	2,367	2,565	2,400
90	1,675	2,110	2,291	2,131	2,149	2,328	2,180	90	1,861	2,345	2,545	2,368	2,388	2,586	2,422
91	1,689	2,127	2,309	2,148	2,167	2,345	2,198	91	1,877	2,364	2,566	2,387	2,408	2,605	2,442
92	1,702	2,144	2,327	2,165	2,184	2,361	2,214	92	1,891	2,382	2,585	2,406	2,427	2,624	2,461
93	1,714	2,159	2,342	2,180	2,199	2,376	2,230	93	1,904	2,399	2,602	2,422	2,443	2,640	2,477
94	1,725	2,173	2,355	2,195	2,213	2,389	2,244	94	1,916	2,415	2,617	2,438	2,460	2,654	2,494
95	1,735	2,186	2,368	2,207	2,226	2,401	2,257	95	1,927	2,428	2,631	2,452	2,474	2,668	2,508
96	1,745	2,198	2,382	2,220	2,240	2,413	2,270	96	1,938	2,442	2,646	2,466	2,488	2,682	2,522
97	1,755	2,211	2,395	2,233	2,253	2,426	2,284	97	1,950	2,456	2,661	2,482	2,503	2,695	2,538
98	1,766	2,224	2,408	2,246	2,266	2,438	2,298	98	1,961	2,472	2,675	2,496	2,518	2,709	2,553
99	1,775	2,237	2,421	2,259	2,279	2,451	2,311	99	1,973	2,486	2,690	2,510	2,532	2,723	2,567

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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**GEORGIA**

**FOR USE IN GEORGIA ZIP CODES: ALL EXCEPT 300-303, 313-314**

**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	959	1,208	1,359	1,220	1,231	1,403	1,248	65	1,065	1,342	1,510	1,356	1,368	1,560	1,386
66	959	1,208	1,359	1,220	1,231	1,403	1,248	66	1,065	1,342	1,510	1,356	1,368	1,560	1,386
67	959	1,208	1,359	1,220	1,231	1,403	1,248	67	1,065	1,342	1,510	1,356	1,368	1,560	1,386
68	991	1,249	1,408	1,261	1,272	1,451	1,290	68	1,102	1,388	1,565	1,402	1,414	1,612	1,433
69	1,023	1,288	1,447	1,301	1,312	1,488	1,330	69	1,136	1,431	1,607	1,445	1,458	1,653	1,478
70	1,049	1,322	1,482	1,335	1,346	1,522	1,365	70	1,165	1,469	1,646	1,483	1,496	1,692	1,517
71	1,075	1,354	1,514	1,368	1,380	1,554	1,399	71	1,194	1,505	1,682	1,520	1,533	1,727	1,555
72	1,097	1,383	1,541	1,397	1,409	1,583	1,429	72	1,220	1,537	1,712	1,552	1,566	1,758	1,588
73	1,119	1,410	1,566	1,424	1,437	1,606	1,456	73	1,244	1,567	1,740	1,582	1,595	1,784	1,618
74	1,137	1,433	1,588	1,447	1,459	1,627	1,480	74	1,264	1,592	1,764	1,608	1,622	1,808	1,645
75	1,152	1,452	1,606	1,466	1,479	1,644	1,499	75	1,280	1,612	1,784	1,629	1,643	1,827	1,666
76	1,165	1,469	1,622	1,483	1,496	1,657	1,516	76	1,295	1,632	1,802	1,647	1,662	1,841	1,686
77	1,177	1,483	1,638	1,499	1,511	1,668	1,533	77	1,308	1,648	1,820	1,664	1,679	1,853	1,703
78	1,187	1,496	1,649	1,510	1,523	1,675	1,544	78	1,319	1,662	1,833	1,678	1,693	1,861	1,716
79	1,197	1,508	1,662	1,523	1,536	1,683	1,557	79	1,329	1,675	1,847	1,692	1,707	1,870	1,731
80	1,206	1,520	1,670	1,535	1,549	1,691	1,570	80	1,340	1,689	1,856	1,706	1,720	1,879	1,744
81	1,216	1,531	1,679	1,546	1,560	1,701	1,582	81	1,351	1,702	1,866	1,718	1,733	1,890	1,757
82	1,224	1,543	1,689	1,558	1,571	1,712	1,593	82	1,360	1,714	1,877	1,731	1,746	1,902	1,771
83	1,233	1,555	1,700	1,570	1,584	1,724	1,606	83	1,371	1,727	1,890	1,744	1,760	1,915	1,784
84	1,243	1,566	1,710	1,581	1,595	1,735	1,618	84	1,380	1,740	1,901	1,757	1,772	1,928	1,797
85	1,251	1,577	1,720	1,592	1,606	1,745	1,629	85	1,390	1,752	1,911	1,769	1,784	1,940	1,809
86	1,259	1,586	1,728	1,601	1,616	1,754	1,638	86	1,398	1,762	1,920	1,780	1,795	1,950	1,820
87	1,266	1,595	1,736	1,611	1,624	1,763	1,647	87	1,407	1,772	1,928	1,789	1,805	1,959	1,830
88	1,272	1,603	1,743	1,618	1,633	1,771	1,656	88	1,414	1,781	1,936	1,799	1,814	1,968	1,839
89	1,283	1,617	1,756	1,632	1,646	1,784	1,669	89	1,425	1,796	1,951	1,814	1,829	1,982	1,855
90	1,295	1,630	1,771	1,646	1,661	1,799	1,685	90	1,438	1,812	1,967	1,830	1,845	1,998	1,872
91	1,305	1,644	1,784	1,660	1,675	1,812	1,698	91	1,450	1,827	1,983	1,845	1,861	2,013	1,887
92	1,315	1,657	1,798	1,673	1,687	1,824	1,711	92	1,461	1,840	1,998	1,859	1,875	2,027	1,901
93	1,324	1,669	1,810	1,685	1,699	1,836	1,723	93	1,471	1,854	2,010	1,872	1,888	2,040	1,914
94	1,333	1,679	1,820	1,696	1,710	1,846	1,734	94	1,481	1,866	2,022	1,884	1,901	2,051	1,927
95	1,340	1,689	1,830	1,705	1,720	1,856	1,744	95	1,489	1,876	2,033	1,895	1,912	2,061	1,938
96	1,348	1,698	1,840	1,715	1,731	1,865	1,754	96	1,498	1,887	2,044	1,906	1,923	2,072	1,949
97	1,356	1,709	1,850	1,726	1,741	1,874	1,765	97	1,507	1,898	2,056	1,918	1,934	2,083	1,961
98	1,364	1,719	1,861	1,736	1,751	1,884	1,776	98	1,516	1,910	2,067	1,929	1,946	2,094	1,973
99	1,372	1,729	1,871	1,746	1,761	1,894	1,786	99	1,525	1,921	2,078	1,940	1,957	2,104	1,984

(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 10/1/07**

**GEORGIA**

FOR USE IN GEORGIA ZIP CODES: 300-303, 313-314

**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	118.92	149.92	168.58	151.33	152.67	174.08	154.75	65	132.08	166.50	187.25	168.08	169.58	193.42	172.00
66	118.92	149.92	168.58	151.33	152.67	174.08	154.75	66	132.08	166.50	187.25	168.08	169.58	193.42	172.00
67	118.92	149.92	168.58	151.33	152.67	174.08	154.75	67	132.08	166.50	187.25	168.08	169.58	193.42	172.00
68	122.92	154.92	174.67	156.42	157.75	179.92	160.00	68	136.58	172.08	194.08	173.83	175.33	199.92	177.75
69	126.75	159.75	179.42	161.33	162.75	184.50	165.00	69	140.92	177.50	199.42	179.25	180.75	205.00	183.33
70	130.08	163.92	183.67	165.58	167.00	188.75	169.33	70	144.58	182.17	204.17	184.00	185.50	209.75	188.17
71	133.25	167.92	187.75	169.67	171.17	192.75	173.50	71	148.17	186.67	208.67	188.50	190.08	214.17	192.75
72	136.17	171.50	191.17	173.25	174.75	196.25	177.17	72	151.25	190.58	212.42	192.50	194.17	218.08	196.92
73	138.75	174.83	194.17	176.58	178.08	199.17	180.58	73	154.17	194.25	215.75	196.17	197.92	221.25	200.67
74	141.08	177.75	196.92	179.50	181.08	201.83	183.50	74	156.75	197.42	218.83	199.42	201.08	224.25	204.00
75	142.92	180.00	199.08	181.75	183.42	203.83	185.92	75	158.75	200.00	221.25	202.00	203.75	226.50	206.58
76	144.58	182.17	201.08	183.92	185.50	205.42	188.08	76	160.58	202.33	223.42	204.33	206.17	228.25	209.00
77	146.00	184.00	203.17	185.83	187.50	206.83	190.00	77	162.25	204.42	225.67	206.42	208.25	229.83	211.08
78	147.25	185.42	204.50	187.25	188.92	207.67	191.58	78	163.50	206.08	227.25	208.17	209.92	230.75	212.83
79	148.42	187.00	206.17	188.83	190.50	208.75	193.17	79	164.92	207.83	229.00	209.83	211.67	231.92	214.58
80	149.58	188.58	207.08	190.42	192.08	209.67	194.67	80	166.25	209.50	230.08	211.58	213.42	232.92	216.33
81	150.67	189.92	208.25	191.75	193.42	210.92	196.17	81	167.50	211.00	231.33	213.17	215.00	234.33	218.00
82	151.83	191.33	209.50	193.17	194.92	212.33	197.58	82	168.67	212.58	232.75	214.67	216.50	235.83	219.58
83	153.00	192.75	210.83	194.67	196.33	213.75	199.08	83	170.08	214.25	234.33	216.33	218.17	237.50	221.25
84	154.08	194.17	212.08	196.08	197.83	215.17	200.58	84	171.25	215.75	235.67	217.92	219.83	239.08	222.83
85	155.17	195.50	213.33	197.42	199.17	216.42	201.92	85	172.42	217.25	237.00	219.33	221.25	240.50	224.42
86	156.08	196.75	214.33	198.67	200.42	217.58	203.17	86	173.42	218.50	238.17	220.75	222.67	241.83	225.75
87	157.00	197.83	215.25	199.75	201.50	218.67	204.33	87	174.42	219.83	239.17	221.92	223.83	243.00	227.00
88	157.75	198.83	216.08	200.75	202.50	219.67	205.33	88	175.25	220.92	240.08	223.00	225.08	244.00	228.17
89	159.17	200.50	217.75	202.42	204.25	221.25	207.08	89	176.75	222.75	241.92	224.92	226.92	245.83	230.08
90	160.50	202.25	219.58	204.25	206.00	223.00	208.92	90	178.33	224.67	244.00	227.00	228.92	247.83	232.08
91	161.83	203.83	221.25	205.92	207.75	224.67	210.58	91	179.75	226.50	245.92	228.83	230.83	249.67	234.00
92	163.08	205.42	222.92	207.42	209.25	226.25	212.25	92	181.17	228.25	247.67	230.58	232.58	251.33	235.75
93	164.17	206.92	224.42	208.92	210.75	227.67	213.67	93	182.42	229.92	249.33	232.17	234.25	253.00	237.42
94	165.25	208.17	225.75	210.25	212.08	229.00	215.08	94	183.58	231.33	250.83	233.67	235.67	254.42	239.00
95	166.17	209.50	227.00	211.50	213.33	230.08	216.33	95	184.75	232.75	252.17	235.00	237.08	255.67	240.33
96	167.17	210.67	228.25	212.75	214.58	231.25	217.58	96	185.83	234.00	253.58	236.42	238.42	256.92	241.75
97	168.25	211.92	229.42	213.92	215.92	232.50	218.92	97	186.83	235.42	254.92	237.75	239.83	258.33	243.17
98	169.17	213.17	230.75	215.25	217.17	233.67	220.17	98	187.92	236.83	256.42	239.17	241.25	259.58	244.67
99	170.17	214.42	232.00	216.50	218.42	234.83	221.50	99	189.08	238.25	257.75	240.67	242.67	261.00	246.00

(Add \$25 One-time Policy Fee)

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

**GEORGIA**

FOR USE IN GEORGIA ZIP CODES: ALL EXCEPT 300-303, 313-314

**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	91.83	115.83	130.25	116.92	117.92	134.50	119.58	65	102.08	128.67	144.75	129.92	131.08	149.50	132.92
66	91.83	115.83	130.25	116.92	117.92	134.50	119.58	66	102.08	128.67	144.75	129.92	131.08	149.50	132.92
67	91.83	115.83	130.25	116.92	117.92	134.50	119.58	67	102.08	128.67	144.75	129.92	131.08	149.50	132.92
68	95.00	119.75	134.92	120.83	121.92	139.08	123.58	68	105.58	132.92	149.92	134.33	135.50	154.50	137.33
69	98.00	123.50	138.58	124.67	125.75	142.58	127.50	69	108.83	137.17	154.08	138.50	139.67	158.42	141.67
70	100.50	126.67	141.92	127.92	129.08	145.83	130.83	70	111.67	140.75	157.75	142.17	143.33	162.08	145.42
71	103.00	129.75	145.08	131.08	132.25	149.00	134.08	71	114.50	144.25	161.25	145.67	146.92	165.50	149.00
72	105.17	132.50	147.67	133.92	135.00	151.67	136.92	72	116.92	147.25	164.08	148.75	150.00	168.50	152.17
73	107.25	135.08	150.00	136.42	137.67	153.92	139.58	73	119.17	150.08	166.75	151.58	152.92	171.00	155.08
74	109.00	137.33	152.17	138.67	139.92	156.00	141.83	74	121.17	152.58	169.08	154.08	155.42	173.25	157.58
75	110.42	139.08	153.83	140.50	141.75	157.50	143.67	75	122.67	154.58	171.00	156.08	157.50	175.00	159.67
76	111.67	140.75	155.42	142.08	143.33	158.75	145.33	76	124.08	156.33	172.58	157.92	159.33	176.42	161.50
77	112.83	142.17	157.00	143.58	144.83	159.83	146.83	77	125.42	158.00	174.42	159.50	160.92	177.58	163.17
78	113.75	143.33	158.00	144.75	146.00	160.42	148.08	78	126.33	159.25	175.58	160.83	162.25	178.25	164.50
79	114.67	144.50	159.33	145.92	147.17	161.25	149.25	79	127.42	160.58	176.92	162.17	163.58	179.25	165.83
80	115.58	145.67	160.00	147.08	148.42	162.00	150.42	80	128.50	161.83	177.83	163.50	164.92	180.00	167.17
81	116.42	146.75	160.92	148.17	149.50	163.00	151.58	81	129.42	163.08	178.75	164.67	166.08	181.08	168.42
82	117.33	147.83	161.83	149.25	150.58	164.08	152.67	82	130.33	164.25	179.83	165.92	167.33	182.25	169.67
83	118.25	149.00	162.92	150.42	151.75	165.17	153.83	83	131.42	165.50	181.08	167.17	168.58	183.50	171.00
84	119.08	150.00	163.92	151.50	152.83	166.25	155.00	84	132.33	166.75	182.08	168.33	169.83	184.75	172.17
85	119.92	151.08	164.83	152.58	153.92	167.25	156.08	85	133.25	167.92	183.08	169.50	171.00	185.83	173.42
86	120.67	152.00	165.58	153.50	154.83	168.17	157.00	86	134.00	168.83	184.00	170.58	172.08	186.83	174.50
87	121.33	152.83	166.33	154.33	155.67	168.92	157.92	87	134.83	169.83	184.83	171.50	173.00	187.75	175.42
88	121.92	153.67	166.92	155.17	156.50	169.75	158.67	88	135.42	170.75	185.50	172.33	173.92	188.58	176.33
89	123.00	154.92	168.25	156.42	157.83	171.00	160.00	89	136.58	172.17	186.92	173.83	175.33	190.00	177.83
90	124.00	156.25	169.67	157.83	159.17	172.33	161.42	90	137.75	173.58	188.58	175.42	176.83	191.50	179.33
91	125.00	157.50	171.00	159.08	160.50	173.58	162.67	91	138.92	175.00	190.08	176.83	178.33	192.92	180.83
92	126.00	158.75	172.25	160.33	161.75	174.83	164.00	92	140.00	176.42	191.42	178.17	179.67	194.25	182.17
93	126.83	159.83	173.42	161.42	162.83	175.92	165.08	93	141.00	177.67	192.67	179.42	181.00	195.50	183.50
94	127.75	160.83	174.50	162.50	163.92	176.92	166.17	94	141.92	178.75	193.83	180.58	182.08	196.58	184.67
95	128.42	161.83	175.42	163.42	164.83	177.83	167.17	95	142.75	179.83	194.83	181.58	183.17	197.58	185.75
96	129.17	162.75	176.42	164.42	165.83	178.75	168.17	96	143.58	180.83	195.92	182.67	184.25	198.58	186.75
97	130.00	163.75	177.33	165.33	166.83	179.67	169.17	97	144.33	181.92	197.00	183.75	185.33	199.58	187.92
98	130.67	164.67	178.25	166.33	167.83	180.58	170.17	98	145.25	183.00	198.08	184.83	186.42	200.58	189.08
99	131.50	165.67	179.25	167.33	168.83	181.50	171.17	99	146.17	184.08	199.17	185.92	187.50	201.67	190.08

(Add \$25 One-time Policy Fee)

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

**GEORGIA**

**FOR USE IN GEORGIA ZIP CODES: 300-303, 313-314**

**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	103.42	130.25	146.58	131.58	132.75	151.33	134.58	65	114.83	144.75	162.92	146.25	147.50	168.25	149.50
66	103.42	130.25	146.58	131.58	132.75	151.33	134.58	66	114.83	144.75	162.92	146.25	147.50	168.25	149.50
67	103.42	130.25	146.58	131.58	132.75	151.33	134.58	67	114.83	144.75	162.92	146.25	147.50	168.25	149.50
68	106.92	134.67	151.92	136.00	137.25	156.50	139.17	68	118.83	149.67	168.75	151.17	152.42	173.83	154.58
69	110.25	138.92	156.00	140.25	141.50	160.42	143.50	69	122.50	154.33	173.33	155.83	157.25	178.33	159.42
70	113.08	142.58	159.75	144.00	145.17	164.17	147.25	70	125.67	158.42	177.58	160.00	161.33	182.42	163.67
71	116.00	146.00	163.25	147.50	148.75	167.58	150.92	71	128.83	162.25	181.42	163.92	165.33	186.25	167.67
72	118.33	149.17	166.17	150.58	152.00	170.67	154.08	72	131.58	165.75	184.58	167.42	168.83	189.58	171.25
73	120.67	152.08	168.83	153.58	154.92	173.17	157.00	73	134.08	168.92	187.67	170.58	172.08	192.42	174.42
74	122.67	154.58	171.25	156.00	157.42	175.42	159.58	74	136.33	171.67	190.25	173.42	174.92	195.00	177.42
75	124.25	156.58	173.17	158.17	159.50	177.25	161.67	75	138.08	173.92	192.42	175.67	177.17	197.00	179.67
76	125.67	158.42	174.92	160.00	161.33	178.67	163.50	76	139.58	176.00	194.33	177.67	179.25	198.58	181.75
77	127.00	160.00	176.67	161.58	163.00	179.83	165.25	77	141.08	177.75	196.25	179.50	181.08	199.83	183.58
78	128.00	161.33	177.83	162.92	164.25	180.58	166.58	78	142.25	179.25	197.67	180.92	182.58	200.67	185.08
79	129.08	162.58	179.25	164.25	165.67	181.50	167.92	79	143.33	180.67	199.17	182.50	184.08	201.67	186.67
80	130.08	163.92	180.17	165.58	167.00	182.33	169.33	80	144.58	182.17	200.08	184.00	185.50	202.58	188.08
81	131.08	165.08	181.08	166.75	168.25	183.42	170.58	81	145.67	183.50	201.25	185.25	186.92	203.75	189.50
82	132.00	166.42	182.17	168.00	169.42	184.58	171.75	82	146.67	184.83	202.42	186.67	188.25	205.17	190.92
83	133.00	167.67	183.33	169.33	170.75	185.92	173.17	83	147.83	186.25	203.75	188.08	189.75	206.50	192.42
84	134.00	168.83	184.42	170.50	172.08	187.08	174.42	84	148.83	187.67	205.00	189.50	191.17	207.92	193.75
85	134.92	170.08	185.42	171.67	173.17	188.17	175.67	85	149.92	188.92	206.08	190.75	192.42	209.17	195.08
86	135.75	171.08	186.33	172.67	174.25	189.17	176.67	86	150.83	190.00	207.08	191.92	193.58	210.25	196.25
87	136.50	172.00	187.17	173.75	175.17	190.08	177.67	87	151.75	191.17	207.92	193.00	194.67	211.33	197.33
88	137.25	172.92	187.92	174.50	176.08	190.92	178.58	88	152.42	192.08	208.83	194.00	195.58	212.25	198.33
89	138.33	174.33	189.42	176.00	177.58	192.42	180.00	89	153.75	193.67	210.42	195.58	197.25	213.75	200.00
90	139.58	175.83	190.92	177.58	179.08	194.00	181.67	90	155.08	195.42	212.08	197.33	199.00	215.50	201.83
91	140.75	177.25	192.42	179.00	180.58	195.42	183.17	91	156.42	197.00	213.83	198.92	200.67	217.08	203.50
92	141.83	178.67	193.92	180.42	182.00	196.75	184.50	92	157.58	198.50	215.42	200.50	202.25	218.67	205.08
93	142.83	179.92	195.17	181.67	183.25	198.00	185.83	93	158.67	199.92	216.83	201.83	203.58	220.00	206.42
94	143.75	181.08	196.25	182.92	184.42	199.08	187.00	94	159.67	201.25	218.08	203.17	205.00	221.17	207.83
95	144.58	182.17	197.33	183.92	185.50	200.08	188.08	95	160.58	202.33	219.25	204.33	206.17	222.33	209.00
96	145.42	183.17	198.50	185.00	186.67	201.08	189.17	96	161.50	203.50	220.50	205.50	207.33	223.50	210.17
97	146.25	184.25	199.58	186.08	187.75	202.17	190.33	97	162.50	204.67	221.75	206.83	208.58	224.58	211.50
98	147.17	185.33	200.67	187.17	188.83	203.17	191.50	98	163.42	206.00	222.92	208.00	209.83	225.75	212.75
99	147.92	186.42	201.75	188.25	189.92	204.25	192.58	99	164.42	207.17	224.17	209.17	211.00	226.92	213.92

(Add \$25 One-time Policy Fee)

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

**GEORGIA**

FOR USE IN GEORGIA ZIP CODES: ALL EXCEPT 300-303, 313-314

**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	79.92	100.67	113.25	101.67	102.58	116.92	104.00	65	88.75	111.83	125.83	113.00	114.00	130.00	115.50
66	79.92	100.67	113.25	101.67	102.58	116.92	104.00	66	88.75	111.83	125.83	113.00	114.00	130.00	115.50
67	79.92	100.67	113.25	101.67	102.58	116.92	104.00	67	88.75	111.83	125.83	113.00	114.00	130.00	115.50
68	82.58	104.08	117.33	105.08	106.00	120.92	107.50	68	91.83	115.67	130.42	116.83	117.83	134.33	119.42
69	85.25	107.33	120.58	108.42	109.33	124.00	110.83	69	94.67	119.25	133.92	120.42	121.50	137.75	123.17
70	87.42	110.17	123.50	111.25	112.17	126.83	113.75	70	97.08	122.42	137.17	123.58	124.67	141.00	126.42
71	89.58	112.83	126.17	114.00	115.00	129.50	116.58	71	99.50	125.42	140.17	126.67	127.75	143.92	129.58
72	91.42	115.25	128.42	116.42	117.42	131.92	119.08	72	101.67	128.08	142.67	129.33	130.50	146.50	132.33
73	93.25	117.50	130.50	118.67	119.75	133.83	121.33	73	103.67	130.58	145.00	131.83	132.92	148.67	134.83
74	94.75	119.42	132.33	120.58	121.58	135.58	123.33	74	105.33	132.67	147.00	134.00	135.17	150.67	137.08
75	96.00	121.00	133.83	122.17	123.25	137.00	124.92	75	106.67	134.33	148.67	135.75	136.92	152.25	138.83
76	97.08	122.42	135.17	123.58	124.67	138.08	126.33	76	107.92	136.00	150.17	137.25	138.50	153.42	140.50
77	98.08	123.58	136.50	124.92	125.92	139.00	127.75	77	109.00	137.33	151.67	138.67	139.92	154.42	141.92
78	98.92	124.67	137.42	125.83	126.92	139.58	128.67	78	109.92	138.50	152.75	139.83	141.08	155.08	143.00
79	99.75	125.67	138.50	126.92	128.00	140.25	129.75	79	110.75	139.58	153.92	141.00	142.25	155.83	144.25
80	100.50	126.67	139.17	127.92	129.08	140.92	130.83	80	111.67	140.75	154.67	142.17	143.33	156.58	145.33
81	101.33	127.58	139.92	128.83	130.00	141.75	131.83	81	112.58	141.83	155.50	143.17	144.42	157.50	146.42
82	102.00	128.58	140.75	129.83	130.92	142.67	132.75	82	113.33	142.83	156.42	144.25	145.50	158.50	147.58
83	102.75	129.58	141.67	130.83	132.00	143.67	133.83	83	114.25	143.92	157.50	145.33	146.67	159.58	148.67
84	103.58	130.50	142.50	131.75	132.92	144.58	134.83	84	115.00	145.00	158.42	146.42	147.67	160.67	149.75
85	104.25	131.42	143.33	132.67	133.83	145.42	135.75	85	115.83	146.00	159.25	147.42	148.67	161.67	150.75
86	104.92	132.17	144.00	133.42	134.67	146.17	136.50	86	116.50	146.83	160.00	148.33	149.58	162.50	151.67
87	105.50	132.92	144.67	134.25	135.33	146.92	137.25	87	117.25	147.67	160.67	149.08	150.42	163.25	152.50
88	106.00	133.58	145.25	134.83	136.08	147.58	138.00	88	117.83	148.42	161.33	149.92	151.17	164.00	153.25
89	106.92	134.75	146.33	136.00	137.17	148.67	139.08	89	118.75	149.67	162.58	151.17	152.42	165.17	154.58
90	107.92	135.83	147.58	137.17	138.42	149.92	140.42	90	119.83	151.00	163.92	152.50	153.75	166.50	156.00
91	108.75	137.00	148.67	138.33	139.58	151.00	141.50	91	120.83	152.25	165.25	153.75	155.08	167.75	157.25
92	109.58	138.08	149.83	139.42	140.58	152.00	142.58	92	121.75	153.33	166.50	154.92	156.25	168.92	158.42
93	110.33	139.08	150.83	140.42	141.58	153.00	143.58	93	122.58	154.50	167.50	156.00	157.33	170.00	159.50
94	111.08	139.92	151.67	141.33	142.50	153.83	144.50	94	123.42	155.50	168.50	157.00	158.42	170.92	160.58
95	111.67	140.75	152.50	142.08	143.33	154.67	145.33	95	124.08	156.33	169.42	157.92	159.33	171.75	161.50
96	112.33	141.50	153.33	142.92	144.25	155.42	146.17	96	124.83	157.25	170.33	158.83	160.25	172.67	162.42
97	113.00	142.42	154.17	143.83	145.08	156.17	147.08	97	125.58	158.17	171.33	159.83	161.17	173.58	163.42
98	113.67	143.25	155.08	144.67	145.92	157.00	148.00	98	126.33	159.17	172.25	160.75	162.17	174.50	164.42
99	114.33	144.08	155.92	145.50	146.75	157.83	148.83	99	127.08	160.08	173.17	161.67	163.08	175.33	165.33

(Add \$25 One-time Policy Fee)