

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/11/06

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: 600-609

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,164	1,468	1,672	1,482	1,495	1,735	1,516	65	1,294	1,631	1,858	1,646	1,661	1,928	1,684
66	1,224	1,543	1,744	1,558	1,572	1,806	1,594	66	1,361	1,715	1,937	1,732	1,746	2,006	1,771
67	1,286	1,620	1,823	1,637	1,651	1,883	1,674	67	1,429	1,801	2,026	1,818	1,835	2,092	1,860
68	1,340	1,688	1,904	1,705	1,720	1,961	1,745	68	1,489	1,877	2,116	1,895	1,912	2,179	1,938
69	1,400	1,764	1,982	1,782	1,798	2,038	1,823	69	1,556	1,961	2,202	1,980	1,997	2,264	2,026
70	1,456	1,835	2,057	1,853	1,870	2,113	1,895	70	1,618	2,039	2,285	2,059	2,077	2,347	2,106
71	1,512	1,904	2,129	1,924	1,940	2,185	1,967	71	1,680	2,117	2,365	2,137	2,155	2,429	2,186
72	1,564	1,970	2,196	1,990	2,008	2,255	2,035	72	1,738	2,190	2,440	2,212	2,231	2,504	2,262
73	1,614	2,033	2,257	2,053	2,071	2,316	2,100	73	1,793	2,258	2,509	2,281	2,302	2,573	2,333
74	1,660	2,092	2,317	2,112	2,130	2,375	2,160	74	1,844	2,324	2,575	2,347	2,368	2,639	2,400
75	1,702	2,144	2,372	2,166	2,184	2,429	2,215	75	1,891	2,383	2,635	2,406	2,428	2,699	2,461
76	1,741	2,194	2,422	2,215	2,234	2,474	2,266	76	1,934	2,437	2,692	2,461	2,483	2,749	2,518
77	1,778	2,240	2,474	2,263	2,282	2,519	2,315	77	1,976	2,490	2,749	2,514	2,536	2,798	2,572
78	1,813	2,284	2,519	2,306	2,327	2,557	2,359	78	2,014	2,538	2,798	2,563	2,585	2,842	2,621
79	1,844	2,323	2,561	2,347	2,368	2,593	2,400	79	2,050	2,582	2,845	2,608	2,630	2,881	2,666
80	1,874	2,362	2,594	2,384	2,406	2,626	2,440	80	2,082	2,624	2,882	2,650	2,672	2,917	2,710
81	1,901	2,395	2,627	2,419	2,440	2,660	2,474	81	2,112	2,662	2,918	2,688	2,711	2,956	2,749
82	1,926	2,428	2,659	2,452	2,473	2,694	2,507	82	2,141	2,698	2,954	2,724	2,748	2,993	2,786
83	1,951	2,459	2,689	2,483	2,504	2,726	2,539	83	2,168	2,732	2,988	2,759	2,783	3,030	2,822
84	1,975	2,489	2,719	2,514	2,536	2,758	2,572	84	2,195	2,766	3,022	2,794	2,818	3,065	2,857
85	1,999	2,519	2,748	2,544	2,566	2,789	2,602	85	2,221	2,798	3,053	2,826	2,851	3,098	2,891
86	2,021	2,546	2,774	2,572	2,594	2,818	2,630	86	2,245	2,830	3,083	2,857	2,882	3,131	2,923
87	2,042	2,574	2,801	2,599	2,622	2,845	2,658	87	2,269	2,860	3,112	2,888	2,914	3,162	2,954
88	2,063	2,599	2,826	2,626	2,648	2,872	2,686	88	2,292	2,888	3,140	2,917	2,942	3,191	2,983
89	2,083	2,624	2,850	2,650	2,674	2,897	2,711	89	2,314	2,916	3,167	2,945	2,970	3,218	3,012
90	2,101	2,647	2,874	2,674	2,696	2,920	2,735	90	2,334	2,941	3,194	2,971	2,996	3,245	3,038
91	2,118	2,669	2,897	2,695	2,719	2,941	2,756	91	2,353	2,965	3,220	2,995	3,022	3,269	3,064
92	2,135	2,689	2,918	2,716	2,740	2,962	2,778	92	2,371	2,988	3,242	3,018	3,044	3,290	3,086
93	2,149	2,708	2,938	2,735	2,759	2,981	2,797	93	2,388	3,010	3,264	3,040	3,066	3,312	3,108
94	2,164	2,725	2,956	2,753	2,777	2,998	2,815	94	2,404	3,029	3,283	3,059	3,085	3,330	3,128
95	2,176	2,742	2,971	2,768	2,792	3,012	2,832	95	2,418	3,047	3,301	3,077	3,103	3,347	3,146
96	2,189	2,758	2,988	2,785	2,809	3,028	2,849	96	2,432	3,064	3,319	3,095	3,121	3,364	3,164
97	2,202	2,774	3,004	2,801	2,826	3,043	2,866	97	2,446	3,082	3,337	3,113	3,139	3,382	3,184
98	2,214	2,790	3,020	2,818	2,843	3,059	2,882	98	2,460	3,101	3,356	3,131	3,158	3,398	3,203
99	2,227	2,807	3,037	2,834	2,860	3,074	2,899	99	2,476	3,119	3,374	3,150	3,176	3,416	3,221

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-5/06 IL

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/11/06

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: ALL EXCEPT 600-609

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,019	1,284	1,463	1,297	1,308	1,518	1,326	65	1,132	1,427	1,625	1,441	1,453	1,687	1,473
66	1,071	1,350	1,526	1,363	1,376	1,580	1,394	66	1,191	1,500	1,695	1,515	1,528	1,756	1,550
67	1,126	1,418	1,595	1,432	1,445	1,647	1,465	67	1,251	1,576	1,772	1,591	1,605	1,830	1,628
68	1,173	1,477	1,666	1,492	1,505	1,716	1,527	68	1,303	1,642	1,851	1,658	1,673	1,907	1,696
69	1,225	1,544	1,735	1,559	1,573	1,783	1,595	69	1,362	1,716	1,927	1,733	1,747	1,981	1,772
70	1,274	1,605	1,800	1,621	1,636	1,849	1,658	70	1,415	1,784	1,999	1,802	1,818	2,054	1,843
71	1,323	1,666	1,863	1,683	1,698	1,912	1,721	71	1,470	1,852	2,070	1,870	1,886	2,125	1,913
72	1,368	1,724	1,922	1,741	1,757	1,973	1,781	72	1,520	1,916	2,135	1,935	1,952	2,191	1,979
73	1,412	1,779	1,975	1,797	1,812	2,027	1,838	73	1,569	1,976	2,196	1,996	2,014	2,251	2,041
74	1,452	1,830	2,028	1,848	1,864	2,078	1,890	74	1,614	2,034	2,253	2,054	2,072	2,309	2,100
75	1,489	1,876	2,076	1,895	1,911	2,125	1,938	75	1,655	2,085	2,306	2,105	2,124	2,361	2,154
76	1,524	1,919	2,119	1,938	1,955	2,165	1,982	76	1,693	2,133	2,355	2,154	2,172	2,406	2,203
77	1,556	1,960	2,165	1,980	1,997	2,204	2,025	77	1,729	2,179	2,406	2,200	2,219	2,449	2,250
78	1,587	1,998	2,204	2,018	2,036	2,238	2,064	78	1,762	2,221	2,449	2,243	2,262	2,486	2,293
79	1,614	2,033	2,241	2,054	2,072	2,269	2,100	79	1,793	2,260	2,490	2,282	2,302	2,521	2,333
80	1,640	2,066	2,270	2,086	2,105	2,297	2,135	80	1,822	2,296	2,522	2,318	2,338	2,553	2,371
81	1,663	2,096	2,298	2,117	2,135	2,328	2,165	81	1,848	2,329	2,554	2,352	2,372	2,586	2,406
82	1,685	2,124	2,327	2,145	2,164	2,357	2,193	82	1,873	2,360	2,585	2,384	2,405	2,619	2,438
83	1,707	2,151	2,353	2,172	2,191	2,386	2,222	83	1,897	2,391	2,615	2,414	2,435	2,651	2,470
84	1,728	2,178	2,379	2,200	2,219	2,413	2,250	84	1,920	2,420	2,644	2,444	2,465	2,682	2,500
85	1,749	2,204	2,405	2,226	2,245	2,440	2,276	85	1,944	2,449	2,671	2,473	2,495	2,711	2,529
86	1,768	2,228	2,428	2,250	2,270	2,465	2,302	86	1,965	2,476	2,697	2,500	2,522	2,739	2,558
87	1,787	2,252	2,451	2,274	2,294	2,490	2,326	87	1,986	2,502	2,723	2,527	2,549	2,767	2,585
88	1,805	2,274	2,473	2,297	2,317	2,513	2,350	88	2,006	2,527	2,748	2,553	2,575	2,792	2,610
89	1,823	2,296	2,494	2,318	2,339	2,535	2,372	89	2,024	2,552	2,771	2,577	2,599	2,816	2,636
90	1,839	2,316	2,515	2,339	2,359	2,555	2,393	90	2,042	2,574	2,795	2,600	2,622	2,839	2,659
91	1,853	2,335	2,535	2,358	2,379	2,574	2,412	91	2,059	2,595	2,817	2,621	2,644	2,860	2,681
92	1,868	2,353	2,554	2,376	2,397	2,591	2,431	92	2,075	2,615	2,837	2,641	2,664	2,879	2,701
93	1,881	2,370	2,570	2,393	2,414	2,608	2,448	93	2,090	2,633	2,856	2,660	2,683	2,898	2,720
94	1,893	2,385	2,586	2,409	2,430	2,623	2,463	94	2,103	2,650	2,873	2,676	2,700	2,914	2,737
95	1,904	2,399	2,600	2,422	2,443	2,636	2,478	95	2,116	2,666	2,889	2,692	2,715	2,928	2,753
96	1,915	2,413	2,615	2,437	2,458	2,649	2,493	96	2,128	2,681	2,904	2,708	2,731	2,943	2,769
97	1,927	2,428	2,628	2,451	2,473	2,663	2,507	97	2,140	2,696	2,920	2,724	2,747	2,959	2,786
98	1,937	2,441	2,643	2,465	2,487	2,676	2,522	98	2,153	2,713	2,937	2,739	2,764	2,974	2,802
99	1,949	2,456	2,658	2,480	2,502	2,690	2,537	99	2,166	2,729	2,953	2,756	2,779	2,989	2,818

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	1,013	1,276	1,453	1,289	1,300	1,508	1,318	65	1,126	1,417	1,615	1,432	1,445	1,676	1,464
66	1,064	1,342	1,516	1,355	1,367	1,571	1,386	66	1,183	1,490	1,685	1,505	1,518	1,745	1,540
67	1,118	1,409	1,585	1,423	1,435	1,637	1,456	67	1,243	1,566	1,762	1,582	1,595	1,819	1,618
68	1,165	1,469	1,656	1,483	1,496	1,705	1,517	68	1,295	1,632	1,840	1,648	1,662	1,895	1,685
69	1,218	1,535	1,723	1,549	1,562	1,772	1,585	69	1,354	1,705	1,915	1,722	1,736	1,969	1,760
70	1,266	1,596	1,788	1,612	1,625	1,837	1,648	70	1,406	1,772	1,987	1,790	1,806	2,041	1,831
71	1,314	1,656	1,852	1,673	1,687	1,901	1,711	71	1,460	1,841	2,057	1,859	1,874	2,112	1,901
72	1,360	1,714	1,909	1,730	1,746	1,961	1,770	72	1,511	1,904	2,122	1,922	1,939	2,178	1,967
73	1,403	1,768	1,963	1,786	1,801	2,014	1,826	73	1,559	1,964	2,182	1,984	2,000	2,237	2,029
74	1,444	1,819	2,015	1,837	1,853	2,065	1,878	74	1,603	2,021	2,239	2,041	2,058	2,294	2,087
75	1,480	1,865	2,063	1,883	1,900	2,112	1,926	75	1,644	2,072	2,292	2,093	2,111	2,346	2,140
76	1,513	1,907	2,106	1,926	1,943	2,152	1,970	76	1,682	2,119	2,340	2,141	2,159	2,390	2,189
77	1,547	1,949	2,152	1,968	1,985	2,190	2,012	77	1,718	2,165	2,390	2,186	2,206	2,434	2,236
78	1,577	1,986	2,190	2,005	2,023	2,224	2,052	78	1,752	2,207	2,434	2,228	2,248	2,471	2,280
79	1,603	2,021	2,227	2,040	2,058	2,255	2,087	79	1,782	2,245	2,474	2,267	2,287	2,506	2,318
80	1,630	2,053	2,256	2,074	2,092	2,284	2,120	80	1,811	2,281	2,507	2,304	2,324	2,537	2,357
81	1,654	2,083	2,285	2,104	2,122	2,314	2,152	81	1,837	2,315	2,538	2,338	2,358	2,570	2,390
82	1,675	2,111	2,312	2,131	2,150	2,342	2,180	82	1,861	2,346	2,569	2,369	2,389	2,603	2,423
83	1,697	2,138	2,339	2,159	2,178	2,371	2,208	83	1,885	2,376	2,598	2,399	2,420	2,634	2,454
84	1,718	2,165	2,364	2,186	2,204	2,399	2,236	84	1,909	2,405	2,627	2,429	2,450	2,665	2,484
85	1,738	2,190	2,389	2,212	2,231	2,425	2,262	85	1,931	2,434	2,654	2,458	2,479	2,694	2,514
86	1,758	2,214	2,413	2,237	2,256	2,450	2,287	86	1,952	2,461	2,681	2,485	2,507	2,723	2,542
87	1,776	2,238	2,435	2,261	2,280	2,474	2,311	87	1,974	2,486	2,706	2,512	2,533	2,749	2,568
88	1,794	2,261	2,458	2,282	2,303	2,497	2,335	88	1,993	2,512	2,730	2,537	2,558	2,774	2,594
89	1,811	2,282	2,479	2,304	2,324	2,519	2,357	89	2,012	2,536	2,754	2,561	2,582	2,798	2,618
90	1,828	2,302	2,500	2,324	2,345	2,539	2,378	90	2,030	2,558	2,777	2,584	2,605	2,821	2,642
91	1,842	2,321	2,519	2,344	2,364	2,558	2,398	91	2,047	2,579	2,800	2,604	2,627	2,842	2,664
92	1,856	2,339	2,538	2,362	2,382	2,575	2,416	92	2,063	2,598	2,820	2,624	2,647	2,862	2,684
93	1,870	2,356	2,555	2,378	2,399	2,592	2,432	93	2,077	2,617	2,838	2,642	2,665	2,880	2,702
94	1,882	2,370	2,569	2,394	2,414	2,606	2,448	94	2,090	2,634	2,855	2,659	2,683	2,896	2,720
95	1,892	2,384	2,584	2,407	2,429	2,620	2,462	95	2,102	2,648	2,870	2,675	2,699	2,910	2,736
96	1,903	2,398	2,598	2,422	2,443	2,633	2,477	96	2,114	2,664	2,886	2,690	2,714	2,926	2,752
97	1,914	2,412	2,612	2,436	2,458	2,646	2,491	97	2,128	2,680	2,903	2,707	2,730	2,940	2,768
98	1,926	2,426	2,627	2,450	2,472	2,659	2,507	98	2,140	2,696	2,918	2,723	2,747	2,956	2,785
99	1,937	2,441	2,641	2,465	2,486	2,674	2,521	99	2,153	2,712	2,934	2,738	2,762	2,970	2,801

(Add \$25 One-time Policy Fee)

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FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	886	1,116	1,272	1,128	1,137	1,320	1,153	65	985	1,240	1,413	1,253	1,264	1,467	1,281
66	931	1,174	1,326	1,185	1,196	1,374	1,213	66	1,035	1,304	1,474	1,317	1,328	1,527	1,347
67	979	1,233	1,387	1,245	1,256	1,432	1,274	67	1,088	1,370	1,541	1,384	1,395	1,592	1,415
68	1,020	1,285	1,449	1,298	1,309	1,492	1,327	68	1,133	1,428	1,610	1,442	1,454	1,658	1,474
69	1,066	1,343	1,508	1,356	1,367	1,551	1,387	69	1,184	1,492	1,676	1,507	1,519	1,723	1,540
70	1,108	1,397	1,565	1,410	1,422	1,608	1,442	70	1,231	1,551	1,739	1,567	1,580	1,786	1,602
71	1,150	1,449	1,620	1,464	1,476	1,663	1,497	71	1,278	1,611	1,800	1,626	1,640	1,848	1,663
72	1,190	1,499	1,671	1,514	1,528	1,716	1,549	72	1,322	1,666	1,856	1,682	1,697	1,906	1,721
73	1,227	1,547	1,718	1,562	1,576	1,762	1,598	73	1,364	1,719	1,909	1,736	1,750	1,957	1,776
74	1,263	1,592	1,763	1,608	1,621	1,807	1,643	74	1,403	1,768	1,959	1,786	1,801	2,008	1,826
75	1,295	1,632	1,805	1,647	1,662	1,848	1,685	75	1,439	1,813	2,006	1,831	1,847	2,053	1,872
76	1,324	1,668	1,843	1,685	1,700	1,883	1,724	76	1,472	1,854	2,048	1,873	1,889	2,092	1,915
77	1,353	1,705	1,883	1,722	1,737	1,916	1,761	77	1,504	1,894	2,092	1,913	1,930	2,129	1,956
78	1,380	1,738	1,916	1,755	1,770	1,946	1,796	78	1,533	1,931	2,129	1,950	1,967	2,162	1,995
79	1,403	1,768	1,949	1,785	1,801	1,973	1,826	79	1,559	1,965	2,165	1,983	2,001	2,192	2,029
80	1,426	1,797	1,974	1,814	1,830	1,998	1,855	80	1,584	1,996	2,193	2,016	2,034	2,220	2,062
81	1,447	1,823	1,999	1,841	1,856	2,024	1,883	81	1,608	2,025	2,221	2,045	2,063	2,249	2,092
82	1,466	1,847	2,023	1,865	1,882	2,050	1,908	82	1,629	2,053	2,248	2,073	2,091	2,277	2,120
83	1,485	1,871	2,046	1,889	1,906	2,075	1,932	83	1,650	2,079	2,273	2,099	2,118	2,305	2,147
84	1,504	1,894	2,069	1,913	1,929	2,099	1,956	84	1,671	2,104	2,298	2,125	2,144	2,332	2,174
85	1,520	1,916	2,091	1,935	1,952	2,122	1,979	85	1,689	2,129	2,323	2,150	2,169	2,357	2,200
86	1,538	1,937	2,112	1,957	1,974	2,144	2,001	86	1,708	2,154	2,346	2,175	2,193	2,382	2,224
87	1,554	1,958	2,130	1,978	1,995	2,165	2,022	87	1,727	2,176	2,368	2,198	2,217	2,406	2,247
88	1,570	1,978	2,150	1,997	2,015	2,185	2,043	88	1,744	2,198	2,389	2,220	2,239	2,428	2,270
89	1,584	1,997	2,169	2,016	2,034	2,204	2,062	89	1,761	2,219	2,410	2,241	2,260	2,449	2,291
90	1,599	2,014	2,187	2,034	2,052	2,222	2,081	90	1,777	2,239	2,430	2,261	2,280	2,469	2,312
91	1,612	2,031	2,204	2,051	2,069	2,239	2,098	91	1,791	2,256	2,450	2,279	2,298	2,486	2,331
92	1,624	2,046	2,221	2,066	2,084	2,253	2,114	92	1,805	2,273	2,468	2,296	2,316	2,504	2,349
93	1,636	2,061	2,235	2,081	2,099	2,268	2,128	93	1,818	2,290	2,483	2,312	2,332	2,520	2,365
94	1,646	2,074	2,248	2,095	2,113	2,281	2,142	94	1,829	2,305	2,498	2,327	2,348	2,534	2,380
95	1,656	2,086	2,261	2,106	2,125	2,292	2,155	95	1,840	2,317	2,512	2,340	2,361	2,546	2,394
96	1,665	2,098	2,273	2,119	2,138	2,304	2,167	96	1,850	2,331	2,525	2,354	2,375	2,560	2,408
97	1,675	2,111	2,286	2,132	2,150	2,315	2,180	97	1,862	2,345	2,540	2,369	2,389	2,573	2,422
98	1,685	2,123	2,298	2,144	2,163	2,327	2,193	98	1,872	2,359	2,554	2,382	2,403	2,586	2,437
99	1,695	2,136	2,311	2,157	2,176	2,339	2,206	99	1,884	2,373	2,567	2,396	2,417	2,599	2,451

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/11/06

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: 600-609

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	97.00	122.33	139.33	123.50	124.58	144.58	126.33	65	107.83	135.92	154.83	137.17	138.42	160.67	140.33
66	102.00	128.58	145.33	129.83	131.00	150.50	132.83	66	113.42	142.92	161.42	144.33	145.50	167.17	147.58
67	107.17	135.00	151.92	136.42	137.58	156.92	139.50	67	119.08	150.08	168.83	151.50	152.92	174.33	155.00
68	111.67	140.67	158.67	142.08	143.33	163.42	145.42	68	124.08	156.42	176.33	157.92	159.33	181.58	161.50
69	116.67	147.00	165.17	148.50	149.83	169.83	151.92	69	129.67	163.42	183.50	165.00	166.42	188.67	168.83
70	121.33	152.92	171.42	154.42	155.83	176.08	157.92	70	134.83	169.92	190.42	171.58	173.08	195.58	175.50
71	126.00	158.67	177.42	160.33	161.67	182.08	163.92	71	140.00	176.42	197.08	178.08	179.58	202.42	182.17
72	130.33	164.17	183.00	165.83	167.33	187.92	169.58	72	144.83	182.50	203.33	184.33	185.92	208.67	188.50
73	134.50	169.42	188.08	171.08	172.58	193.00	175.00	73	149.42	188.17	209.08	190.08	191.83	214.42	194.42
74	138.33	174.33	193.08	176.00	177.50	197.92	180.00	74	153.67	193.67	214.58	195.58	197.33	219.92	200.00
75	141.83	178.67	197.67	180.50	182.00	202.42	184.58	75	157.58	198.58	219.58	200.50	202.33	224.92	205.08
76	145.08	182.83	201.83	184.58	186.17	206.17	188.83	76	161.17	203.08	224.33	205.08	206.92	229.08	209.83
77	148.17	186.67	206.17	188.58	190.17	209.92	192.92	77	164.67	207.50	229.08	209.50	211.33	233.17	214.33
78	151.08	190.33	209.92	192.17	193.92	213.08	196.58	78	167.83	211.50	233.17	213.58	215.42	236.83	218.42
79	153.67	193.58	213.42	195.58	197.33	216.08	200.00	79	170.83	215.17	237.08	217.33	219.17	240.08	222.17
80	156.17	196.83	216.17	198.67	200.50	218.83	203.33	80	173.50	218.67	240.17	220.83	222.67	243.08	225.83
81	158.42	199.58	218.92	201.58	203.33	221.67	206.17	81	176.00	221.83	243.17	224.00	225.92	246.33	229.08
82	160.50	202.33	221.58	204.33	206.08	224.50	208.92	82	178.42	224.83	246.17	227.00	229.00	249.42	232.17
83	162.58	204.92	224.08	206.92	208.67	227.17	211.58	83	180.67	227.67	249.00	229.92	231.92	252.50	235.17
84	164.58	207.42	226.58	209.50	211.33	229.83	214.33	84	182.92	230.50	251.83	232.83	234.83	255.42	238.08
85	166.58	209.92	229.00	212.00	213.83	232.42	216.83	85	185.08	233.17	254.42	235.50	237.58	258.17	240.92
86	168.42	212.17	231.17	214.33	216.17	234.83	219.17	86	187.08	235.83	256.92	238.08	240.17	260.92	243.58
87	170.17	214.50	233.42	216.58	218.50	237.08	221.50	87	189.08	238.33	259.33	240.67	242.83	263.50	246.17
88	171.92	216.58	235.50	218.83	220.67	239.33	223.83	88	191.00	240.67	261.67	243.08	245.17	265.92	248.58
89	173.58	218.67	237.50	220.83	222.83	241.42	225.92	89	192.83	243.00	263.92	245.42	247.50	268.17	251.00
90	175.08	220.58	239.50	222.83	224.67	243.33	227.92	90	194.50	245.08	266.17	247.58	249.67	270.42	253.17
91	176.50	222.42	241.42	224.58	226.58	245.08	229.67	91	196.08	247.08	268.33	249.58	251.83	272.42	255.33
92	177.92	224.08	243.17	226.33	228.33	246.83	231.50	92	197.58	249.00	270.17	251.50	253.67	274.17	257.17
93	179.08	225.67	244.83	227.92	229.92	248.42	233.08	93	199.00	250.83	272.00	253.33	255.50	276.00	259.00
94	180.33	227.08	246.33	229.42	231.42	249.83	234.58	94	200.33	252.42	273.58	254.92	257.08	277.50	260.67
95	181.33	228.50	247.58	230.67	232.67	251.00	236.00	95	201.50	253.92	275.08	256.42	258.58	278.92	262.17
96	182.42	229.83	249.00	232.08	234.08	252.33	237.42	96	202.67	255.33	276.58	257.92	260.08	280.33	263.67
97	183.50	231.17	250.33	233.42	235.50	253.58	238.83	97	203.83	256.83	278.08	259.42	261.58	281.83	265.33
98	184.50	232.50	251.67	234.83	236.92	254.92	240.17	98	205.00	258.42	279.67	260.92	263.17	283.17	266.92
99	185.58	233.92	253.08	236.17	238.33	256.17	241.58	99	206.33	259.92	281.17	262.50	264.67	284.67	268.42

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/11/06

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: ALL EXCEPT 600-609

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	84.92	107.00	121.92	108.08	109.00	126.50	110.50	65	94.33	118.92	135.42	120.08	121.08	140.58	122.75
66	89.25	112.50	127.17	113.58	114.67	131.67	116.17	66	99.25	125.00	141.25	126.25	127.33	146.33	129.17
67	93.83	118.17	132.92	119.33	120.42	137.25	122.08	67	104.25	131.33	147.67	132.58	133.75	152.50	135.67
68	97.75	123.08	138.83	124.33	125.42	143.00	127.25	68	108.58	136.83	154.25	138.17	139.42	158.92	141.33
69	102.08	128.67	144.58	129.92	131.08	148.58	132.92	69	113.50	143.00	160.58	144.42	145.58	165.08	147.67
70	106.17	133.75	150.00	135.08	136.33	154.08	138.17	70	117.92	148.67	166.58	150.17	151.50	171.17	153.58
71	110.25	138.83	155.25	140.25	141.50	159.33	143.42	71	122.50	154.33	172.50	155.83	157.17	177.08	159.42
72	114.00	143.67	160.17	145.08	146.42	164.42	148.42	72	126.67	159.67	177.92	161.25	162.67	182.58	164.92
73	117.67	148.25	164.58	149.75	151.00	168.92	153.17	73	130.75	164.67	183.00	166.33	167.83	187.58	170.08
74	121.00	152.50	169.00	154.00	155.33	173.17	157.50	74	134.50	169.50	187.75	171.17	172.67	192.42	175.00
75	124.08	156.33	173.00	157.92	159.25	177.08	161.50	75	137.92	173.75	192.17	175.42	177.00	196.75	179.50
76	127.00	159.92	176.58	161.50	162.92	180.42	165.17	76	141.08	177.75	196.25	179.50	181.00	200.50	183.58
77	129.67	163.33	180.42	165.00	166.42	183.67	168.75	77	144.08	181.58	200.50	183.33	184.92	204.08	187.50
78	132.25	166.50	183.67	168.17	169.67	186.50	172.00	78	146.83	185.08	204.08	186.92	188.50	207.17	191.08
79	134.50	169.42	186.75	171.17	172.67	189.08	175.00	79	149.42	188.33	207.50	190.17	191.83	210.08	194.42
80	136.67	172.17	189.17	173.83	175.42	191.42	177.92	80	151.83	191.33	210.17	193.17	194.83	212.75	197.58
81	138.58	174.67	191.50	176.42	177.92	194.00	180.42	81	154.00	194.08	212.83	196.00	197.67	215.50	200.50
82	140.42	177.00	193.92	178.75	180.33	196.42	182.75	82	156.08	196.67	215.42	198.67	200.42	218.25	203.17
83	142.25	179.25	196.08	181.00	182.58	198.83	185.17	83	158.08	199.25	217.92	201.17	202.92	220.92	205.83
84	144.00	181.50	198.25	183.33	184.92	201.08	187.50	84	160.00	201.67	220.33	203.67	205.42	223.50	208.33
85	145.75	183.67	200.42	185.50	187.08	203.33	189.67	85	162.00	204.08	222.58	206.08	207.92	225.92	210.75
86	147.33	185.67	202.33	187.50	189.17	205.42	191.83	86	163.75	206.33	224.75	208.33	210.17	228.25	213.17
87	148.92	187.67	204.25	189.50	191.17	207.50	193.83	87	165.50	208.50	226.92	210.58	212.42	230.58	215.42
88	150.42	189.50	206.08	191.42	193.08	209.42	195.83	88	167.17	210.58	229.00	212.75	214.58	232.67	217.50
89	151.92	191.33	207.83	193.17	194.92	211.25	197.67	89	168.67	212.67	230.92	214.75	216.58	234.67	219.67
90	153.25	193.00	209.58	194.92	196.58	212.92	199.42	90	170.17	214.50	232.92	216.67	218.50	236.58	221.58
91	154.42	194.58	211.25	196.50	198.25	214.50	201.00	91	171.58	216.25	234.75	218.42	220.33	238.33	223.42
92	155.67	196.08	212.83	198.00	199.75	215.92	202.58	92	172.92	217.92	236.42	220.08	222.00	239.92	225.08
93	156.75	197.50	214.17	199.42	201.17	217.33	204.00	93	174.17	219.42	238.00	221.67	223.58	241.50	226.67
94	157.75	198.75	215.50	200.75	202.50	218.58	205.25	94	175.25	220.83	239.42	223.00	225.00	242.83	228.08
95	158.67	199.92	216.67	201.83	203.58	219.67	206.50	95	176.33	222.17	240.75	224.33	226.25	244.00	229.42
96	159.58	201.08	217.92	203.08	204.83	220.75	207.75	96	177.33	223.42	242.00	225.67	227.58	245.25	230.75
97	160.58	202.33	219.00	204.25	206.08	221.92	208.92	97	178.33	224.67	243.33	227.00	228.92	246.58	232.17
98	161.42	203.42	220.25	205.42	207.25	223.00	210.17	98	179.42	226.08	244.75	228.25	230.33	247.83	233.50
99	162.42	204.67	221.50	206.67	208.50	224.17	211.42	99	180.50	227.42	246.08	229.67	231.58	249.08	234.83

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/11/06

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: 600-609

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	84.42	106.33	121.08	107.42	108.33	125.67	109.83	65	93.83	118.08	134.58	119.33	120.42	139.67	122.00
66	88.67	111.83	126.33	112.92	113.92	130.92	115.50	66	98.58	124.17	140.42	125.42	126.50	145.42	128.33
67	93.17	117.42	132.08	118.58	119.58	136.42	121.33	67	103.58	130.50	146.83	131.83	132.92	151.58	134.83
68	97.08	122.42	138.00	123.58	124.67	142.08	126.42	68	107.92	136.00	153.33	137.33	138.50	157.92	140.42
69	101.50	127.92	143.58	129.08	130.17	147.67	132.08	69	112.83	142.08	159.58	143.50	144.67	164.08	146.67
70	105.50	133.00	149.00	134.33	135.42	153.08	137.33	70	117.17	147.67	165.58	149.17	150.50	170.08	152.58
71	109.50	138.00	154.33	139.42	140.58	158.42	142.58	71	121.67	153.42	171.42	154.92	156.17	176.00	158.42
72	113.33	142.83	159.08	144.17	145.50	163.42	147.50	72	125.92	158.67	176.83	160.17	161.58	181.50	163.92
73	116.92	147.33	163.58	148.83	150.08	167.83	152.17	73	129.92	163.67	181.83	165.33	166.67	186.42	169.08
74	120.33	151.58	167.92	153.08	154.42	172.08	156.50	74	133.58	168.42	186.58	170.08	171.50	191.17	173.92
75	123.33	155.42	171.92	156.92	158.33	176.00	160.50	75	137.00	172.67	191.00	174.42	175.92	195.50	178.33
76	126.08	158.92	175.50	160.50	161.92	179.33	164.17	76	140.17	176.58	195.00	178.42	179.92	199.17	182.42
77	128.92	162.42	179.33	164.00	165.42	182.50	167.67	77	143.17	180.42	199.17	182.17	183.83	202.83	186.33
78	131.42	165.50	182.50	167.08	168.58	185.33	171.00	78	146.00	183.92	202.83	185.67	187.33	205.92	190.00
79	133.58	168.42	185.58	170.00	171.50	187.92	173.92	79	148.50	187.08	206.17	188.92	190.58	208.83	193.17
80	135.83	171.08	188.00	172.83	174.33	190.33	176.67	80	150.92	190.08	208.92	192.00	193.67	211.42	196.42
81	137.83	173.58	190.42	175.33	176.83	192.83	179.33	81	153.08	192.92	211.50	194.83	196.50	214.17	199.17
82	139.58	175.92	192.67	177.58	179.17	195.17	181.67	82	155.08	195.50	214.08	197.42	199.08	216.92	201.92
83	141.42	178.17	194.92	179.92	181.50	197.58	184.00	83	157.08	198.00	216.50	199.92	201.67	219.50	204.50
84	143.17	180.42	197.00	182.17	183.67	199.92	186.33	84	159.08	200.42	218.92	202.42	204.17	222.08	207.00
85	144.83	182.50	199.08	184.33	185.92	202.08	188.50	85	160.92	202.83	221.17	204.83	206.58	224.50	209.50
86	146.50	184.50	201.08	186.42	188.00	204.17	190.58	86	162.67	205.08	223.42	207.08	208.92	226.92	211.83
87	148.00	186.50	202.92	188.42	190.00	206.17	192.58	87	164.50	207.17	225.50	209.33	211.08	229.08	214.00
88	149.50	188.42	204.83	190.17	191.92	208.08	194.58	88	166.08	209.33	227.50	211.42	213.17	231.17	216.17
89	150.92	190.17	206.58	192.00	193.67	209.92	196.42	89	167.67	211.33	229.50	213.42	215.17	233.17	218.17
90	152.33	191.83	208.33	193.67	195.42	211.58	198.17	90	169.17	213.17	231.42	215.33	217.08	235.08	220.17
91	153.50	193.42	209.92	195.33	197.00	213.17	199.83	91	170.58	214.92	233.33	217.00	218.92	236.83	222.00
92	154.67	194.92	211.50	196.83	198.50	214.58	201.33	92	171.92	216.50	235.00	218.67	220.58	238.50	223.67
93	155.83	196.33	212.92	198.17	199.92	216.00	202.67	93	173.08	218.08	236.50	220.17	222.08	240.00	225.17
94	156.83	197.50	214.08	199.50	201.17	217.17	204.00	94	174.17	219.50	237.92	221.58	223.58	241.33	226.67
95	157.67	198.67	215.33	200.58	202.42	218.33	205.17	95	175.17	220.67	239.17	222.92	224.92	242.50	228.00
96	158.58	199.83	216.50	201.83	203.58	219.42	206.42	96	176.17	222.00	240.50	224.17	226.17	243.83	229.33
97	159.50	201.00	217.67	203.00	204.83	220.50	207.58	97	177.33	223.33	241.92	225.58	227.50	245.00	230.67
98	160.50	202.17	218.92	204.17	206.00	221.58	208.92	98	178.33	224.67	243.17	226.92	228.92	246.33	232.08
99	161.42	203.42	220.08	205.42	207.17	222.83	210.08	99	179.42	226.00	244.50	228.17	230.17	247.50	233.42

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/11/06

ILLINOIS

FOR USE IN ILLINOIS ZIP CODES: ALL EXCEPT 600-609

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65	73.83	93.00	106.00	94.00	94.75	110.00	96.08	65	82.08	103.33	117.75	104.42	105.33	122.25	106.75
66	77.58	97.83	110.50	98.75	99.67	114.50	101.08	66	86.25	108.67	122.83	109.75	110.67	127.25	112.25
67	81.58	102.75	115.58	103.75	104.67	119.33	106.17	67	90.67	114.17	128.42	115.33	116.25	132.67	117.92
68	85.00	107.08	120.75	108.17	109.08	124.33	110.58	68	94.42	119.00	134.17	120.17	121.17	138.17	122.83
69	88.83	111.92	125.67	113.00	113.92	129.25	115.58	69	98.67	124.33	139.67	125.58	126.58	143.58	128.33
70	92.33	116.42	130.42	117.50	118.50	134.00	120.17	70	102.58	129.25	144.92	130.58	131.67	148.83	133.50
71	95.83	120.75	135.00	122.00	123.00	138.58	124.75	71	106.50	134.25	150.00	135.50	136.67	154.00	138.58
72	99.17	124.92	139.25	126.17	127.33	143.00	129.08	72	110.17	138.83	154.67	140.17	141.42	158.83	143.42
73	102.25	128.92	143.17	130.17	131.33	146.83	133.17	73	113.67	143.25	159.08	144.67	145.83	163.08	148.00
74	105.25	132.67	146.92	134.00	135.08	150.58	136.92	74	116.92	147.33	163.25	148.83	150.08	167.33	152.17
75	107.92	136.00	150.42	137.25	138.50	154.00	140.42	75	119.92	151.08	167.17	152.58	153.92	171.08	156.00
76	110.33	139.00	153.58	140.42	141.67	156.92	143.67	76	122.67	154.50	170.67	156.08	157.42	174.33	159.58
77	112.75	142.08	156.92	143.50	144.75	159.67	146.75	77	125.33	157.83	174.33	159.42	160.83	177.42	163.00
78	115.00	144.83	159.67	146.25	147.50	162.17	149.67	78	127.75	160.92	177.42	162.50	163.92	180.17	166.25
79	116.92	147.33	162.42	148.75	150.08	164.42	152.17	79	129.92	163.75	180.42	165.25	166.75	182.67	169.08
80	118.83	149.75	164.50	151.17	152.50	166.50	154.58	80	132.00	166.33	182.75	168.00	169.50	185.00	171.83
81	120.58	151.92	166.58	153.42	154.67	168.67	156.92	81	134.00	168.75	185.08	170.42	171.92	187.42	174.33
82	122.17	153.92	168.58	155.42	156.83	170.83	159.00	82	135.75	171.08	187.33	172.75	174.25	189.75	176.67
83	123.75	155.92	170.50	157.42	158.83	172.92	161.00	83	137.50	173.25	189.42	174.92	176.50	192.08	178.92
84	125.33	157.83	172.42	159.42	160.75	174.92	163.00	84	139.25	175.33	191.50	177.08	178.67	194.33	181.17
85	126.67	159.67	174.25	161.25	162.67	176.83	164.92	85	140.75	177.42	193.58	179.17	180.75	196.42	183.33
86	128.17	161.42	176.00	163.08	164.50	178.67	166.75	86	142.33	179.50	195.50	181.25	182.75	198.50	185.33
87	129.50	163.17	177.50	164.83	166.25	180.42	168.50	87	143.92	181.33	197.33	183.17	184.75	200.50	187.25
88	130.83	164.83	179.17	166.42	167.92	182.08	170.25	88	145.33	183.17	199.08	185.00	186.58	202.33	189.17
89	132.00	166.42	180.75	168.00	169.50	183.67	171.83	89	146.75	184.92	200.83	186.75	188.33	204.08	190.92
90	133.25	167.83	182.25	169.50	171.00	185.17	173.42	90	148.08	186.58	202.50	188.42	190.00	205.75	192.67
91	134.33	169.25	183.67	170.92	172.42	186.58	174.83	91	149.25	188.00	204.17	189.92	191.50	207.17	194.25
92	135.33	170.50	185.08	172.17	173.67	187.75	176.17	92	150.42	189.42	205.67	191.33	193.00	208.67	195.75
93	136.33	171.75	186.25	173.42	174.92	189.00	177.33	93	151.50	190.83	206.92	192.67	194.33	210.00	197.08
94	137.17	172.83	187.33	174.58	176.08	190.08	178.50	94	152.42	192.08	208.17	193.92	195.67	211.17	198.33
95	138.00	173.83	188.42	175.50	177.08	191.00	179.58	95	153.33	193.08	209.33	195.00	196.75	212.17	199.50
96	138.75	174.83	189.42	176.58	178.17	192.00	180.58	96	154.17	194.25	210.42	196.17	197.92	213.33	200.67
97	139.58	175.92	190.50	177.67	179.17	192.92	181.67	97	155.17	195.42	211.67	197.42	199.08	214.42	201.83
98	140.42	176.92	191.50	178.67	180.25	193.92	182.75	98	156.00	196.58	212.83	198.50	200.25	215.50	203.08
99	141.25	178.00	192.58	179.75	181.33	194.92	183.83	99	157.00	197.75	213.92	199.67	201.42	216.58	204.25

(Add \$25 One-time Policy Fee)