

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

INDIANA

FOR USE IN INDIANA ZIP CODES: 460-464, 470-473

MALE RATES

| Attained 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 | 1,126 | 1,418 | 1,595 | 1,432 | 1,445 | 1,647 | 1,465 | 1,251 | 1,576 | 1,772 | 1,591 | 1,605 | 1,830 | 1,628 |
| 66 | 1,126 | 1,418 | 1,595 | 1,432 | 1,445 | 1,647 | 1,465 | 1,251 | 1,576 | 1,772 | 1,591 | 1,605 | 1,830 | 1,628 |
| 67 | 1,126 | 1,418 | 1,595 | 1,432 | 1,445 | 1,647 | 1,465 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 2,166 | 2,729 | 2,953 | 2,756 | 2,779 | 2,989 | 2,818 |

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-10/07 IN

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

INDIANA

FOR USE IN INDIANA ZIP CODES: ALL EXCEPT 460-464, 470-473

MALE RATES

| Attained 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 | 965 | 1,215 | 1,367 | 1,228 | 1,238 | 1,412 | 1,256 | 1,072 | 1,351 | 1,519 | 1,364 | 1,376 | 1,569 | 1,395 |
| 66 | 965 | 1,215 | 1,367 | 1,228 | 1,238 | 1,412 | 1,256 | 1,072 | 1,351 | 1,519 | 1,364 | 1,376 | 1,569 | 1,395 |
| 67 | 965 | 1,215 | 1,367 | 1,228 | 1,238 | 1,412 | 1,256 | 1,072 | 1,351 | 1,519 | 1,364 | 1,376 | 1,569 | 1,395 |
| 68 | 1,005 | 1,266 | 1,428 | 1,279 | 1,290 | 1,471 | 1,309 | 1,117 | 1,408 | 1,587 | 1,421 | 1,434 | 1,634 | 1,454 |
| 69 | 1,050 | 1,323 | 1,487 | 1,337 | 1,348 | 1,528 | 1,367 | 1,167 | 1,471 | 1,652 | 1,485 | 1,498 | 1,698 | 1,519 |
| 70 | 1,092 | 1,376 | 1,543 | 1,390 | 1,402 | 1,585 | 1,421 | 1,213 | 1,529 | 1,714 | 1,544 | 1,558 | 1,760 | 1,580 |
| 71 | 1,134 | 1,428 | 1,597 | 1,443 | 1,455 | 1,639 | 1,475 | 1,260 | 1,588 | 1,774 | 1,603 | 1,616 | 1,822 | 1,640 |
| 72 | 1,173 | 1,478 | 1,647 | 1,492 | 1,506 | 1,691 | 1,526 | 1,303 | 1,643 | 1,830 | 1,659 | 1,673 | 1,878 | 1,697 |
| 73 | 1,211 | 1,525 | 1,693 | 1,540 | 1,553 | 1,737 | 1,575 | 1,345 | 1,694 | 1,882 | 1,711 | 1,726 | 1,930 | 1,750 |
| 74 | 1,245 | 1,569 | 1,738 | 1,584 | 1,598 | 1,781 | 1,620 | 1,383 | 1,743 | 1,931 | 1,760 | 1,776 | 1,979 | 1,800 |
| 75 | 1,276 | 1,608 | 1,779 | 1,625 | 1,638 | 1,822 | 1,661 | 1,418 | 1,787 | 1,976 | 1,805 | 1,821 | 2,024 | 1,846 |
| 76 | 1,306 | 1,645 | 1,816 | 1,661 | 1,676 | 1,856 | 1,699 | 1,451 | 1,828 | 2,019 | 1,846 | 1,862 | 2,062 | 1,888 |
| 77 | 1,334 | 1,680 | 1,856 | 1,697 | 1,712 | 1,889 | 1,736 | 1,482 | 1,868 | 2,062 | 1,886 | 1,902 | 2,099 | 1,929 |
| 78 | 1,360 | 1,713 | 1,889 | 1,730 | 1,745 | 1,918 | 1,769 | 1,510 | 1,904 | 2,099 | 1,922 | 1,939 | 2,131 | 1,966 |
| 79 | 1,383 | 1,742 | 1,921 | 1,760 | 1,776 | 1,945 | 1,800 | 1,537 | 1,937 | 2,134 | 1,956 | 1,973 | 2,161 | 2,000 |
| 80 | 1,406 | 1,771 | 1,946 | 1,788 | 1,805 | 1,969 | 1,830 | 1,562 | 1,968 | 2,162 | 1,987 | 2,004 | 2,188 | 2,032 |
| 81 | 1,426 | 1,796 | 1,970 | 1,814 | 1,830 | 1,995 | 1,856 | 1,584 | 1,996 | 2,189 | 2,016 | 2,033 | 2,217 | 2,062 |
| 82 | 1,445 | 1,821 | 1,994 | 1,839 | 1,855 | 2,021 | 1,880 | 1,606 | 2,023 | 2,216 | 2,043 | 2,061 | 2,245 | 2,090 |
| 83 | 1,463 | 1,844 | 2,017 | 1,862 | 1,878 | 2,045 | 1,904 | 1,626 | 2,049 | 2,241 | 2,069 | 2,087 | 2,273 | 2,117 |
| 84 | 1,481 | 1,867 | 2,039 | 1,886 | 1,902 | 2,068 | 1,929 | 1,646 | 2,075 | 2,266 | 2,095 | 2,113 | 2,299 | 2,143 |
| 85 | 1,499 | 1,889 | 2,061 | 1,908 | 1,924 | 2,092 | 1,951 | 1,666 | 2,099 | 2,290 | 2,120 | 2,138 | 2,324 | 2,168 |
| 86 | 1,516 | 1,910 | 2,081 | 1,929 | 1,946 | 2,113 | 1,973 | 1,684 | 2,122 | 2,312 | 2,143 | 2,162 | 2,348 | 2,192 |
| 87 | 1,532 | 1,931 | 2,101 | 1,949 | 1,967 | 2,134 | 1,994 | 1,702 | 2,145 | 2,334 | 2,166 | 2,185 | 2,372 | 2,216 |
| 88 | 1,547 | 1,949 | 2,120 | 1,969 | 1,986 | 2,154 | 2,014 | 1,719 | 2,166 | 2,355 | 2,188 | 2,207 | 2,393 | 2,237 |
| 89 | 1,562 | 1,968 | 2,138 | 1,987 | 2,005 | 2,173 | 2,033 | 1,735 | 2,187 | 2,375 | 2,209 | 2,228 | 2,414 | 2,259 |
| 90 | 1,576 | 1,985 | 2,156 | 2,005 | 2,022 | 2,190 | 2,051 | 1,751 | 2,206 | 2,396 | 2,228 | 2,247 | 2,434 | 2,279 |
| 91 | 1,589 | 2,002 | 2,173 | 2,021 | 2,039 | 2,206 | 2,067 | 1,765 | 2,224 | 2,415 | 2,246 | 2,266 | 2,452 | 2,298 |
| 92 | 1,601 | 2,017 | 2,189 | 2,037 | 2,055 | 2,221 | 2,084 | 1,778 | 2,241 | 2,432 | 2,264 | 2,283 | 2,468 | 2,315 |
| 93 | 1,612 | 2,031 | 2,203 | 2,051 | 2,069 | 2,236 | 2,098 | 1,791 | 2,257 | 2,448 | 2,280 | 2,300 | 2,484 | 2,331 |
| 94 | 1,623 | 2,044 | 2,217 | 2,065 | 2,083 | 2,248 | 2,111 | 1,803 | 2,272 | 2,462 | 2,294 | 2,314 | 2,498 | 2,346 |
| 95 | 1,632 | 2,057 | 2,228 | 2,076 | 2,094 | 2,259 | 2,124 | 1,814 | 2,285 | 2,476 | 2,308 | 2,327 | 2,510 | 2,360 |
| 96 | 1,642 | 2,068 | 2,241 | 2,089 | 2,107 | 2,271 | 2,137 | 1,824 | 2,298 | 2,489 | 2,321 | 2,341 | 2,523 | 2,373 |
| 97 | 1,652 | 2,081 | 2,253 | 2,101 | 2,120 | 2,282 | 2,149 | 1,834 | 2,311 | 2,503 | 2,335 | 2,354 | 2,536 | 2,388 |
| 98 | 1,661 | 2,093 | 2,265 | 2,113 | 2,132 | 2,294 | 2,162 | 1,845 | 2,326 | 2,517 | 2,348 | 2,369 | 2,549 | 2,402 |
| 99 | 1,670 | 2,105 | 2,278 | 2,126 | 2,145 | 2,306 | 2,174 | 1,857 | 2,339 | 2,531 | 2,363 | 2,382 | 2,562 | 2,416 |

(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 ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/07

INDIANA

FOR USE IN INDIANA ZIP CODES: 460-464, 470-473

FEMALE RATES

| Attained 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 | 979 | 1,233 | 1,387 | 1,245 | 1,256 | 1,432 | 1,274 | 1,088 | 1,370 | 1,541 | 1,384 | 1,395 | 1,592 | 1,415 |
| 66 | 979 | 1,233 | 1,387 | 1,245 | 1,256 | 1,432 | 1,274 | 1,088 | 1,370 | 1,541 | 1,384 | 1,395 | 1,592 | 1,415 |
| 67 | 979 | 1,233 | 1,387 | 1,245 | 1,256 | 1,432 | 1,274 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 10/1/07

INDIANA

FOR USE IN INDIANA ZIP CODES: ALL EXCEPT 460-464, 470-473

FEMALE RATES

| Attained 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 | 839 | 1,057 | 1,189 | 1,067 | 1,076 | 1,228 | 1,092 | 932 | 1,175 | 1,321 | 1,186 | 1,196 | 1,364 | 1,213 |
| 66 | 839 | 1,057 | 1,189 | 1,067 | 1,076 | 1,228 | 1,092 | 932 | 1,175 | 1,321 | 1,186 | 1,196 | 1,364 | 1,213 |
| 67 | 839 | 1,057 | 1,189 | 1,067 | 1,076 | 1,228 | 1,092 | 932 | 1,175 | 1,321 | 1,186 | 1,196 | 1,364 | 1,213 |
| 68 | 874 | 1,102 | 1,242 | 1,112 | 1,122 | 1,279 | 1,138 | 971 | 1,224 | 1,380 | 1,236 | 1,247 | 1,421 | 1,264 |
| 69 | 914 | 1,151 | 1,292 | 1,162 | 1,172 | 1,329 | 1,189 | 1,015 | 1,279 | 1,436 | 1,292 | 1,302 | 1,477 | 1,320 |
| 70 | 950 | 1,197 | 1,341 | 1,209 | 1,219 | 1,378 | 1,236 | 1,055 | 1,329 | 1,490 | 1,343 | 1,355 | 1,531 | 1,373 |
| 71 | 986 | 1,242 | 1,389 | 1,255 | 1,265 | 1,426 | 1,283 | 1,095 | 1,381 | 1,543 | 1,394 | 1,406 | 1,584 | 1,426 |
| 72 | 1,020 | 1,285 | 1,432 | 1,298 | 1,310 | 1,471 | 1,328 | 1,133 | 1,428 | 1,591 | 1,442 | 1,454 | 1,634 | 1,475 |
| 73 | 1,052 | 1,326 | 1,472 | 1,339 | 1,351 | 1,510 | 1,370 | 1,169 | 1,473 | 1,636 | 1,488 | 1,500 | 1,678 | 1,522 |
| 74 | 1,083 | 1,364 | 1,511 | 1,378 | 1,390 | 1,549 | 1,409 | 1,202 | 1,516 | 1,679 | 1,531 | 1,544 | 1,721 | 1,565 |
| 75 | 1,110 | 1,399 | 1,547 | 1,412 | 1,425 | 1,584 | 1,445 | 1,233 | 1,554 | 1,719 | 1,570 | 1,583 | 1,760 | 1,605 |
| 76 | 1,135 | 1,430 | 1,580 | 1,445 | 1,457 | 1,614 | 1,478 | 1,262 | 1,589 | 1,755 | 1,606 | 1,619 | 1,793 | 1,642 |
| 77 | 1,160 | 1,462 | 1,614 | 1,476 | 1,489 | 1,643 | 1,509 | 1,289 | 1,624 | 1,793 | 1,640 | 1,654 | 1,825 | 1,677 |
| 78 | 1,183 | 1,490 | 1,643 | 1,504 | 1,517 | 1,668 | 1,539 | 1,314 | 1,655 | 1,825 | 1,671 | 1,686 | 1,853 | 1,710 |
| 79 | 1,202 | 1,516 | 1,670 | 1,530 | 1,544 | 1,691 | 1,565 | 1,337 | 1,684 | 1,856 | 1,700 | 1,715 | 1,879 | 1,739 |
| 80 | 1,222 | 1,540 | 1,692 | 1,555 | 1,569 | 1,713 | 1,590 | 1,358 | 1,711 | 1,880 | 1,728 | 1,743 | 1,903 | 1,768 |
| 81 | 1,240 | 1,562 | 1,714 | 1,578 | 1,591 | 1,735 | 1,614 | 1,378 | 1,736 | 1,904 | 1,753 | 1,769 | 1,928 | 1,793 |
| 82 | 1,256 | 1,583 | 1,734 | 1,598 | 1,613 | 1,757 | 1,635 | 1,396 | 1,760 | 1,927 | 1,777 | 1,792 | 1,952 | 1,817 |
| 83 | 1,273 | 1,604 | 1,754 | 1,619 | 1,634 | 1,778 | 1,656 | 1,414 | 1,782 | 1,949 | 1,799 | 1,815 | 1,976 | 1,841 |
| 84 | 1,289 | 1,624 | 1,773 | 1,640 | 1,653 | 1,799 | 1,677 | 1,432 | 1,804 | 1,970 | 1,822 | 1,838 | 1,999 | 1,863 |
| 85 | 1,303 | 1,643 | 1,792 | 1,659 | 1,673 | 1,819 | 1,697 | 1,448 | 1,825 | 1,991 | 1,843 | 1,859 | 2,021 | 1,886 |
| 86 | 1,319 | 1,661 | 1,810 | 1,678 | 1,692 | 1,838 | 1,715 | 1,464 | 1,846 | 2,011 | 1,864 | 1,880 | 2,042 | 1,906 |
| 87 | 1,332 | 1,679 | 1,826 | 1,696 | 1,710 | 1,856 | 1,733 | 1,481 | 1,865 | 2,030 | 1,884 | 1,900 | 2,062 | 1,926 |
| 88 | 1,346 | 1,696 | 1,843 | 1,712 | 1,727 | 1,873 | 1,751 | 1,495 | 1,884 | 2,048 | 1,903 | 1,919 | 2,081 | 1,946 |
| 89 | 1,358 | 1,712 | 1,859 | 1,728 | 1,743 | 1,889 | 1,768 | 1,509 | 1,902 | 2,066 | 1,921 | 1,937 | 2,099 | 1,964 |
| 90 | 1,371 | 1,726 | 1,875 | 1,743 | 1,759 | 1,904 | 1,784 | 1,523 | 1,919 | 2,083 | 1,938 | 1,954 | 2,116 | 1,982 |
| 91 | 1,382 | 1,741 | 1,889 | 1,758 | 1,773 | 1,919 | 1,798 | 1,535 | 1,934 | 2,100 | 1,953 | 1,970 | 2,131 | 1,998 |
| 92 | 1,392 | 1,754 | 1,904 | 1,771 | 1,787 | 1,931 | 1,812 | 1,547 | 1,949 | 2,115 | 1,968 | 1,985 | 2,147 | 2,013 |
| 93 | 1,402 | 1,767 | 1,916 | 1,784 | 1,799 | 1,944 | 1,824 | 1,558 | 1,963 | 2,129 | 1,982 | 1,999 | 2,160 | 2,027 |
| 94 | 1,411 | 1,778 | 1,927 | 1,796 | 1,811 | 1,955 | 1,836 | 1,568 | 1,976 | 2,141 | 1,994 | 2,012 | 2,172 | 2,040 |
| 95 | 1,429 | 1,788 | 1,938 | 1,805 | 1,822 | 1,965 | 1,847 | 1,577 | 1,986 | 2,153 | 2,006 | 2,024 | 2,183 | 2,052 |
| 96 | 1,447 | 1,798 | 1,949 | 1,816 | 1,832 | 1,975 | 1,858 | 1,586 | 1,998 | 2,165 | 2,018 | 2,036 | 2,194 | 2,064 |
| 97 | 1,436 | 1,809 | 1,959 | 1,827 | 1,843 | 1,985 | 1,868 | 1,596 | 2,010 | 2,177 | 2,030 | 2,048 | 2,205 | 2,076 |
| 98 | 1,445 | 1,820 | 1,970 | 1,838 | 1,854 | 1,994 | 1,880 | 1,605 | 2,022 | 2,189 | 2,042 | 2,060 | 2,217 | 2,089 |
| 99 | 1,453 | 1,831 | 1,981 | 1,849 | 1,865 | 2,005 | 1,891 | 1,615 | 2,034 | 2,201 | 2,054 | 2,072 | 2,228 | 2,101 |

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

INDIANA

FOR USE IN INDIANA ZIP CODES: 460-464, 470-473

MALE RATES

| Attained 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 | 93.83 | 118.17 | 132.92 | 119.33 | 120.42 | 137.25 | 122.08 | 104.25 | 131.33 | 147.67 | 132.58 | 133.75 | 152.50 | 135.67 |
| 66 | 93.83 | 118.17 | 132.92 | 119.33 | 120.42 | 137.25 | 122.08 | 104.25 | 131.33 | 147.67 | 132.58 | 133.75 | 152.50 | 135.67 |
| 67 | 93.83 | 118.17 | 132.92 | 119.33 | 120.42 | 137.25 | 122.08 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 180.50 | 227.42 | 246.08 | 229.67 | 231.58 | 249.08 | 234.83 |

(Add \$25 One-time Policy Fee)

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

INDIANA

FOR USE IN INDIANA ZIP CODES: ALL EXCEPT 460-464, 470-473

MALE RATES

| Attained 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 | 80.42 | 101.25 | 113.92 | 102.33 | 103.17 | 117.67 | 104.67 | 89.33 | 112.58 | 126.58 | 113.67 | 114.67 | 130.75 | 116.25 |
| 66 | 80.42 | 101.25 | 113.92 | 102.33 | 103.17 | 117.67 | 104.67 | 89.33 | 112.58 | 126.58 | 113.67 | 114.67 | 130.75 | 116.25 |
| 67 | 80.42 | 101.25 | 113.92 | 102.33 | 103.17 | 117.67 | 104.67 | 89.33 | 112.58 | 126.58 | 113.67 | 114.67 | 130.75 | 116.25 |
| 68 | 83.75 | 105.50 | 119.00 | 106.58 | 107.50 | 122.58 | 109.08 | 93.08 | 117.33 | 132.25 | 118.42 | 119.50 | 136.17 | 121.17 |
| 69 | 87.50 | 110.25 | 123.92 | 111.42 | 112.33 | 127.33 | 113.92 | 97.25 | 122.58 | 137.67 | 123.75 | 124.83 | 141.50 | 126.58 |
| 70 | 91.00 | 114.67 | 128.58 | 115.83 | 116.83 | 132.08 | 118.42 | 101.08 | 127.42 | 142.83 | 128.67 | 129.83 | 146.67 | 131.67 |
| 71 | 94.50 | 119.00 | 133.08 | 120.25 | 121.25 | 136.58 | 122.92 | 105.00 | 132.33 | 147.83 | 133.58 | 134.67 | 151.83 | 136.67 |
| 72 | 97.75 | 123.17 | 137.25 | 124.33 | 125.50 | 140.92 | 127.17 | 108.58 | 136.92 | 152.50 | 138.25 | 139.42 | 156.50 | 141.42 |
| 73 | 100.92 | 127.08 | 141.08 | 128.33 | 129.42 | 144.75 | 131.25 | 112.08 | 141.17 | 156.83 | 142.58 | 143.83 | 160.83 | 145.83 |
| 74 | 103.75 | 130.75 | 144.83 | 132.00 | 133.17 | 148.42 | 135.00 | 115.25 | 145.25 | 160.92 | 146.67 | 148.00 | 164.92 | 150.00 |
| 75 | 106.33 | 134.00 | 148.25 | 135.42 | 136.50 | 151.83 | 138.42 | 118.17 | 148.92 | 164.67 | 150.42 | 151.75 | 168.67 | 153.83 |
| 76 | 108.83 | 137.08 | 151.33 | 138.42 | 139.67 | 154.67 | 141.58 | 120.92 | 152.33 | 168.25 | 153.83 | 155.17 | 171.83 | 157.33 |
| 77 | 111.17 | 140.00 | 154.67 | 141.42 | 142.67 | 157.42 | 144.67 | 123.50 | 155.67 | 171.83 | 157.17 | 158.50 | 174.92 | 160.75 |
| 78 | 113.33 | 142.75 | 157.42 | 144.17 | 145.42 | 159.83 | 147.42 | 125.83 | 158.67 | 174.92 | 160.17 | 161.58 | 177.58 | 163.83 |
| 79 | 115.25 | 145.17 | 160.08 | 146.67 | 148.00 | 162.08 | 150.00 | 128.08 | 161.42 | 177.83 | 163.00 | 164.42 | 180.08 | 166.67 |
| 80 | 117.17 | 147.58 | 162.17 | 149.00 | 150.42 | 164.08 | 152.50 | 130.17 | 164.00 | 180.17 | 165.58 | 167.00 | 182.33 | 169.33 |
| 81 | 118.83 | 149.67 | 164.17 | 151.17 | 152.50 | 166.25 | 154.67 | 132.00 | 166.33 | 182.42 | 168.00 | 169.42 | 184.75 | 171.83 |
| 82 | 120.42 | 151.75 | 166.17 | 153.25 | 154.58 | 168.42 | 156.67 | 133.83 | 168.58 | 184.67 | 170.25 | 171.75 | 187.08 | 174.17 |
| 83 | 121.92 | 153.67 | 168.08 | 155.17 | 156.50 | 170.42 | 158.67 | 135.50 | 170.75 | 186.75 | 172.42 | 173.92 | 189.42 | 176.42 |
| 84 | 123.42 | 155.58 | 169.92 | 157.17 | 158.50 | 172.33 | 160.75 | 137.17 | 172.92 | 188.83 | 174.58 | 176.08 | 191.58 | 178.58 |
| 85 | 124.92 | 157.42 | 171.75 | 159.00 | 160.33 | 174.33 | 162.58 | 138.83 | 174.92 | 190.83 | 176.67 | 178.17 | 193.67 | 180.67 |
| 86 | 126.33 | 159.17 | 173.42 | 160.75 | 162.17 | 176.08 | 164.42 | 140.33 | 176.83 | 192.67 | 178.58 | 180.17 | 195.67 | 182.67 |
| 87 | 127.67 | 160.92 | 175.08 | 162.42 | 163.92 | 177.83 | 166.17 | 141.83 | 178.75 | 194.50 | 180.50 | 182.08 | 197.67 | 184.67 |
| 88 | 128.92 | 162.42 | 176.67 | 164.08 | 165.50 | 179.50 | 167.83 | 143.25 | 180.50 | 196.25 | 182.33 | 183.92 | 199.42 | 186.42 |
| 89 | 130.17 | 164.00 | 178.17 | 165.58 | 167.08 | 181.08 | 169.42 | 144.58 | 182.25 | 197.92 | 184.08 | 185.67 | 201.17 | 188.25 |
| 90 | 131.33 | 165.42 | 179.67 | 167.08 | 168.50 | 182.50 | 170.92 | 145.92 | 183.83 | 199.67 | 185.67 | 187.25 | 202.83 | 189.92 |
| 91 | 132.42 | 166.83 | 181.08 | 168.42 | 169.92 | 183.83 | 172.25 | 147.08 | 185.33 | 201.25 | 187.17 | 188.83 | 204.33 | 191.50 |
| 92 | 133.42 | 168.08 | 182.42 | 169.75 | 171.25 | 185.08 | 173.67 | 148.17 | 186.75 | 202.67 | 188.67 | 190.25 | 205.67 | 192.92 |
| 93 | 134.33 | 169.25 | 183.58 | 170.92 | 172.42 | 186.33 | 174.83 | 149.25 | 188.08 | 204.00 | 190.00 | 191.67 | 207.00 | 194.25 |
| 94 | 135.25 | 170.33 | 184.75 | 172.08 | 173.58 | 187.33 | 175.92 | 150.25 | 189.33 | 205.17 | 191.17 | 192.83 | 208.17 | 195.50 |
| 95 | 136.00 | 171.42 | 185.67 | 173.00 | 174.50 | 188.25 | 177.00 | 151.17 | 190.42 | 206.33 | 192.33 | 193.92 | 209.17 | 196.67 |
| 96 | 136.83 | 172.33 | 186.75 | 174.08 | 175.58 | 189.25 | 178.08 | 152.00 | 191.50 | 207.42 | 193.42 | 195.08 | 210.25 | 197.75 |
| 97 | 137.67 | 173.42 | 187.75 | 175.08 | 176.67 | 190.17 | 179.08 | 152.83 | 192.58 | 208.58 | 194.58 | 196.17 | 211.33 | 199.00 |
| 98 | 138.42 | 174.42 | 188.75 | 176.08 | 177.67 | 191.17 | 180.17 | 153.75 | 193.83 | 209.75 | 195.67 | 197.42 | 212.42 | 200.17 |
| 99 | 139.17 | 175.42 | 189.83 | 177.17 | 178.75 | 192.17 | 181.17 | 154.75 | 194.92 | 210.92 | 196.92 | 198.50 | 213.50 | 201.33 |

(Add \$25 One-time Policy Fee)

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

INDIANA

FOR USE IN INDIANA ZIP CODES: 460-464, 470-473

FEMALE RATES

| Attained 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 | 81.58 | 102.75 | 115.58 | 103.75 | 104.67 | 119.33 | 106.17 | 90.67 | 114.17 | 128.42 | 115.33 | 116.25 | 132.67 | 117.92 |
| 66 | 81.58 | 102.75 | 115.58 | 103.75 | 104.67 | 119.33 | 106.17 | 90.67 | 114.17 | 128.42 | 115.33 | 116.25 | 132.67 | 117.92 |
| 67 | 81.58 | 102.75 | 115.58 | 103.75 | 104.67 | 119.33 | 106.17 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 157.00 | 197.75 | 213.92 | 199.67 | 201.42 | 216.58 | 204.25 |

(Add \$25 One-time Policy Fee)

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

INDIANA

FOR USE IN INDIANA ZIP CODES: ALL EXCEPT 460-464, 470-473

FEMALE RATES

| Attained 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 | 69.92 | 88.08 | 99.08 | 88.92 | 89.67 | 102.33 | 91.00 | 77.67 | 97.92 | 110.08 | 98.83 | 99.67 | 113.67 | 101.08 |
| 66 | 69.92 | 88.08 | 99.08 | 88.92 | 89.67 | 102.33 | 91.00 | 77.67 | 97.92 | 110.08 | 98.83 | 99.67 | 113.67 | 101.08 |
| 67 | 69.92 | 88.08 | 99.08 | 88.92 | 89.67 | 102.33 | 91.00 | 77.67 | 97.92 | 110.08 | 98.83 | 99.67 | 113.67 | 101.08 |
| 68 | 72.83 | 91.83 | 103.50 | 92.67 | 93.50 | 106.58 | 94.83 | 80.92 | 102.00 | 115.00 | 103.00 | 103.92 | 118.42 | 105.33 |
| 69 | 76.17 | 95.92 | 107.67 | 96.83 | 97.67 | 110.75 | 99.08 | 84.58 | 106.58 | 119.67 | 107.67 | 108.50 | 123.08 | 110.00 |
| 70 | 79.17 | 99.75 | 111.75 | 100.75 | 101.58 | 114.83 | 103.00 | 87.92 | 110.75 | 124.17 | 111.92 | 112.92 | 127.58 | 114.42 |
| 71 | 82.17 | 103.50 | 115.75 | 104.58 | 105.42 | 118.83 | 106.92 | 91.25 | 115.08 | 128.58 | 116.17 | 117.17 | 132.00 | 118.83 |
| 72 | 85.00 | 107.08 | 119.33 | 108.17 | 109.17 | 122.58 | 110.67 | 94.42 | 119.00 | 132.58 | 120.17 | 121.17 | 136.17 | 122.92 |
| 73 | 87.67 | 110.50 | 122.67 | 111.58 | 112.58 | 125.83 | 114.17 | 97.42 | 122.75 | 136.33 | 124.00 | 125.00 | 139.83 | 126.83 |
| 74 | 90.25 | 113.67 | 125.92 | 114.83 | 115.83 | 129.08 | 117.42 | 100.17 | 126.33 | 139.92 | 127.58 | 128.67 | 143.42 | 130.42 |
| 75 | 92.50 | 116.58 | 128.92 | 117.67 | 118.75 | 132.00 | 120.42 | 102.75 | 129.50 | 143.25 | 130.83 | 131.92 | 146.67 | 133.75 |
| 76 | 94.58 | 119.17 | 131.67 | 120.42 | 121.42 | 134.50 | 123.17 | 105.17 | 132.42 | 146.25 | 133.83 | 134.92 | 149.42 | 136.83 |
| 77 | 96.67 | 121.83 | 134.50 | 123.00 | 124.08 | 136.92 | 125.75 | 107.42 | 135.33 | 149.42 | 136.67 | 137.83 | 152.08 | 139.75 |
| 78 | 98.58 | 124.17 | 136.92 | 125.33 | 126.42 | 139.00 | 128.25 | 109.50 | 137.92 | 152.08 | 139.25 | 140.50 | 154.42 | 142.50 |
| 79 | 100.17 | 126.33 | 139.17 | 127.50 | 128.67 | 140.92 | 130.42 | 111.42 | 140.33 | 154.67 | 141.67 | 142.92 | 156.58 | 144.92 |
| 80 | 101.83 | 128.33 | 141.00 | 129.58 | 130.75 | 142.75 | 132.50 | 113.17 | 142.58 | 156.67 | 144.00 | 145.25 | 158.58 | 147.33 |
| 81 | 103.33 | 130.17 | 142.83 | 131.50 | 132.58 | 144.58 | 134.50 | 114.83 | 144.67 | 158.67 | 146.08 | 147.42 | 160.67 | 149.42 |
| 82 | 104.67 | 131.92 | 144.50 | 133.17 | 134.42 | 146.42 | 136.25 | 116.33 | 146.67 | 160.58 | 148.08 | 149.33 | 162.67 | 151.42 |
| 83 | 106.08 | 133.67 | 146.17 | 134.92 | 136.17 | 148.17 | 138.00 | 117.83 | 148.50 | 162.42 | 149.92 | 151.25 | 164.67 | 153.42 |
| 84 | 107.42 | 135.33 | 147.75 | 136.67 | 137.75 | 149.92 | 139.75 | 119.33 | 150.33 | 164.17 | 151.83 | 153.17 | 166.58 | 155.25 |
| 85 | 108.58 | 136.92 | 149.33 | 138.25 | 139.42 | 151.58 | 141.42 | 120.67 | 152.08 | 165.92 | 153.58 | 154.92 | 168.42 | 157.17 |
| 86 | 109.92 | 138.42 | 150.83 | 139.83 | 141.00 | 153.17 | 142.92 | 122.00 | 153.83 | 167.58 | 155.33 | 156.67 | 170.17 | 158.83 |
| 87 | 111.00 | 139.92 | 152.17 | 141.33 | 142.50 | 154.67 | 144.42 | 123.42 | 155.42 | 169.17 | 157.00 | 158.33 | 171.83 | 160.50 |
| 88 | 112.17 | 141.33 | 153.58 | 142.67 | 143.92 | 156.08 | 145.92 | 124.58 | 157.00 | 170.67 | 158.58 | 159.92 | 173.42 | 162.17 |
| 89 | 113.17 | 142.67 | 154.92 | 144.00 | 145.25 | 157.42 | 147.33 | 125.75 | 158.50 | 172.17 | 160.08 | 161.42 | 174.92 | 163.67 |
| 90 | 114.25 | 143.83 | 156.25 | 145.25 | 146.58 | 158.67 | 148.67 | 126.92 | 159.92 | 173.58 | 161.50 | 162.83 | 176.33 | 165.17 |
| 91 | 115.17 | 145.08 | 157.42 | 146.50 | 147.75 | 159.92 | 149.83 | 127.92 | 161.17 | 175.00 | 162.75 | 164.17 | 177.58 | 166.50 |
| 92 | 116.00 | 146.17 | 158.67 | 147.58 | 148.92 | 160.92 | 151.00 | 128.92 | 162.42 | 176.25 | 164.00 | 165.42 | 178.92 | 167.75 |
| 93 | 116.83 | 147.25 | 159.67 | 148.67 | 149.92 | 162.00 | 152.00 | 129.83 | 163.58 | 177.42 | 165.17 | 166.58 | 180.00 | 168.92 |
| 94 | 117.58 | 148.17 | 160.58 | 149.67 | 150.92 | 162.92 | 153.00 | 130.67 | 164.67 | 178.42 | 166.17 | 167.67 | 181.00 | 170.00 |
| 95 | 118.25 | 149.00 | 161.50 | 150.42 | 151.83 | 163.75 | 153.92 | 131.42 | 165.50 | 179.42 | 167.17 | 168.67 | 181.92 | 171.00 |
| 96 | 118.92 | 149.83 | 162.42 | 151.33 | 152.67 | 164.58 | 154.83 | 132.17 | 166.50 | 180.42 | 168.17 | 169.67 | 182.83 | 172.00 |
| 97 | 119.67 | 150.75 | 163.25 | 152.25 | 153.58 | 165.42 | 155.67 | 133.00 | 167.50 | 181.42 | 169.17 | 170.67 | 183.75 | 173.00 |
| 98 | 120.42 | 151.67 | 164.17 | 153.17 | 154.50 | 166.17 | 156.67 | 133.75 | 168.50 | 182.42 | 170.17 | 171.67 | 184.75 | 174.08 |
| 99 | 121.08 | 152.58 | 165.08 | 154.08 | 155.42 | 167.08 | 157.58 | 134.58 | 169.50 | 183.42 | 171.17 | 172.67 | 185.67 | 175.08 |

(Add \$25 One-time Policy Fee)