

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

KANSAS

FOR USE IN KANSAS ZIP CODES: 660-662, 664-668, 670-673

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
0-64	1,100	1,385	1,559	1,400	1,412	1,610	1,431	1,222	1,540	1,732	1,554	1,569	1,788	1,590
65	1,100	1,385	1,559	1,400	1,412	1,610	1,431	1,222	1,540	1,732	1,554	1,569	1,788	1,590
66	1,100	1,385	1,559	1,400	1,412	1,610	1,431	1,222	1,540	1,732	1,554	1,569	1,788	1,590
67	1,100	1,385	1,559	1,400	1,412	1,610	1,431	1,222	1,540	1,732	1,554	1,569	1,788	1,590
68	1,146	1,444	1,628	1,458	1,471	1,677	1,492	1,274	1,605	1,809	1,620	1,634	1,863	1,657
69	1,197	1,508	1,695	1,524	1,537	1,742	1,559	1,331	1,677	1,883	1,693	1,707	1,936	1,732
70	1,245	1,569	1,759	1,584	1,598	1,807	1,620	1,383	1,743	1,954	1,760	1,776	2,007	1,801
71	1,292	1,628	1,820	1,644	1,659	1,868	1,681	1,436	1,810	2,022	1,827	1,842	2,076	1,869
72	1,337	1,685	1,877	1,701	1,716	1,928	1,740	1,486	1,873	2,086	1,891	1,907	2,141	1,934
73	1,380	1,738	1,930	1,756	1,771	1,980	1,796	1,533	1,931	2,146	1,950	1,968	2,200	1,994
74	1,419	1,788	1,981	1,805	1,822	2,030	1,847	1,577	1,987	2,201	2,007	2,024	2,256	2,052
75	1,455	1,833	2,029	1,852	1,868	2,076	1,894	1,617	2,038	2,253	2,057	2,075	2,308	2,104
76	1,489	1,876	2,071	1,894	1,911	2,116	1,937	1,654	2,084	2,301	2,104	2,123	2,351	2,153
77	1,520	1,915	2,116	1,935	1,951	2,154	1,979	1,690	2,129	2,351	2,149	2,168	2,392	2,199
78	1,551	1,952	2,154	1,972	1,989	2,186	2,017	1,722	2,170	2,392	2,192	2,210	2,430	2,241
79	1,577	1,986	2,190	2,007	2,024	2,218	2,052	1,752	2,208	2,433	2,229	2,249	2,463	2,280
80	1,603	2,020	2,219	2,039	2,057	2,245	2,086	1,780	2,244	2,464	2,265	2,285	2,494	2,317
81	1,625	2,048	2,246	2,068	2,086	2,274	2,116	1,805	2,276	2,495	2,299	2,318	2,527	2,351
82	1,647	2,075	2,273	2,096	2,115	2,303	2,143	1,831	2,307	2,526	2,329	2,350	2,559	2,382
83	1,669	2,102	2,300	2,123	2,141	2,331	2,171	1,854	2,336	2,555	2,359	2,380	2,591	2,413
84	1,688	2,128	2,325	2,149	2,168	2,358	2,199	1,877	2,365	2,584	2,389	2,409	2,621	2,443
85	1,709	2,154	2,350	2,175	2,193	2,384	2,225	1,899	2,392	2,610	2,417	2,438	2,649	2,471
86	1,728	2,177	2,372	2,199	2,219	2,409	2,249	1,920	2,419	2,636	2,443	2,464	2,677	2,499
87	1,746	2,201	2,395	2,222	2,242	2,433	2,273	1,940	2,445	2,660	2,470	2,491	2,704	2,526
88	1,764	2,222	2,417	2,245	2,264	2,455	2,296	1,959	2,470	2,685	2,494	2,516	2,728	2,551
89	1,781	2,244	2,437	2,265	2,286	2,477	2,318	1,978	2,493	2,707	2,518	2,540	2,751	2,575
90	1,796	2,264	2,457	2,286	2,306	2,497	2,338	1,995	2,515	2,732	2,541	2,562	2,775	2,597
91	1,811	2,282	2,477	2,304	2,325	2,515	2,357	2,012	2,535	2,753	2,561	2,584	2,795	2,619
92	1,825	2,300	2,495	2,322	2,343	2,533	2,375	2,028	2,555	2,772	2,580	2,603	2,813	2,639
93	1,838	2,316	2,512	2,338	2,359	2,549	2,391	2,042	2,573	2,791	2,599	2,622	2,831	2,658
94	1,850	2,330	2,527	2,354	2,374	2,563	2,407	2,055	2,589	2,807	2,615	2,638	2,848	2,675
95	1,860	2,345	2,541	2,367	2,388	2,575	2,421	2,067	2,605	2,822	2,631	2,653	2,861	2,690
96	1,871	2,358	2,555	2,381	2,402	2,588	2,435	2,080	2,619	2,838	2,646	2,669	2,876	2,705
97	1,883	2,372	2,568	2,395	2,417	2,602	2,450	2,091	2,635	2,853	2,661	2,684	2,892	2,722
98	1,893	2,386	2,582	2,409	2,431	2,615	2,464	2,103	2,651	2,870	2,677	2,700	2,905	2,739
99	1,904	2,399	2,597	2,424	2,445	2,629	2,479	2,117	2,667	2,885	2,694	2,716	2,921	2,754

(Add \$25 One-time Policy Fee)

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

KANSAS

FOR USE IN KANSAS ZIP CODES: ALL EXCEPT 660-662, 664-668, 670-673

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
0-64	917	1,154	1,299	1,166	1,177	1,342	1,193	1,019	1,283	1,443	1,295	1,307	1,490	1,325
65	917	1,154	1,299	1,166	1,177	1,342	1,193	1,019	1,283	1,443	1,295	1,307	1,490	1,325
66	917	1,154	1,299	1,166	1,177	1,342	1,193	1,019	1,283	1,443	1,295	1,307	1,490	1,325
67	917	1,154	1,299	1,166	1,177	1,342	1,193	1,019	1,283	1,443	1,295	1,307	1,490	1,325
68	955	1,203	1,357	1,215	1,226	1,397	1,244	1,061	1,337	1,508	1,350	1,362	1,553	1,381
69	998	1,257	1,412	1,270	1,281	1,452	1,299	1,109	1,397	1,569	1,411	1,423	1,613	1,443
70	1,037	1,307	1,466	1,320	1,332	1,506	1,350	1,153	1,453	1,628	1,467	1,480	1,673	1,501
71	1,077	1,357	1,517	1,370	1,382	1,557	1,401	1,197	1,508	1,685	1,523	1,535	1,730	1,558
72	1,114	1,404	1,565	1,418	1,430	1,607	1,450	1,238	1,561	1,739	1,576	1,589	1,784	1,612
73	1,150	1,448	1,608	1,463	1,476	1,650	1,496	1,277	1,609	1,788	1,625	1,640	1,833	1,662
74	1,183	1,490	1,651	1,505	1,518	1,692	1,539	1,314	1,656	1,835	1,673	1,687	1,880	1,710
75	1,213	1,528	1,691	1,544	1,556	1,730	1,578	1,348	1,698	1,877	1,715	1,730	1,923	1,754
76	1,241	1,563	1,726	1,578	1,592	1,763	1,614	1,379	1,736	1,918	1,754	1,769	1,959	1,794
77	1,267	1,596	1,763	1,613	1,626	1,795	1,649	1,409	1,775	1,959	1,791	1,807	1,994	1,832
78	1,292	1,627	1,795	1,643	1,658	1,822	1,681	1,435	1,808	1,994	1,826	1,842	2,025	1,868
79	1,314	1,655	1,825	1,673	1,687	1,848	1,710	1,460	1,840	2,027	1,858	1,874	2,053	1,900
80	1,336	1,683	1,849	1,699	1,715	1,871	1,739	1,484	1,870	2,054	1,888	1,904	2,078	1,931
81	1,355	1,706	1,871	1,724	1,739	1,895	1,763	1,505	1,897	2,079	1,916	1,931	2,106	1,959
82	1,373	1,730	1,895	1,747	1,763	1,919	1,786	1,526	1,922	2,105	1,941	1,958	2,132	1,985
83	1,391	1,752	1,916	1,769	1,784	1,943	1,809	1,545	1,947	2,129	1,966	1,983	2,159	2,011
84	1,407	1,773	1,937	1,791	1,807	1,965	1,832	1,564	1,971	2,153	1,991	2,008	2,184	2,036
85	1,424	1,795	1,958	1,813	1,828	1,987	1,854	1,583	1,994	2,175	2,014	2,032	2,207	2,060
86	1,440	1,814	1,977	1,832	1,849	2,008	1,874	1,600	2,016	2,197	2,036	2,054	2,231	2,083
87	1,455	1,834	1,996	1,852	1,868	2,027	1,894	1,617	2,038	2,217	2,058	2,076	2,253	2,105
88	1,470	1,852	2,014	1,871	1,887	2,046	1,913	1,633	2,058	2,237	2,078	2,096	2,273	2,126
89	1,484	1,870	2,031	1,888	1,905	2,064	1,931	1,649	2,078	2,256	2,099	2,117	2,293	2,146
90	1,497	1,886	2,048	1,905	1,922	2,081	1,949	1,663	2,096	2,276	2,117	2,135	2,312	2,165
91	1,509	1,901	2,064	1,920	1,937	2,096	1,964	1,677	2,113	2,294	2,134	2,153	2,329	2,183
92	1,521	1,916	2,079	1,935	1,952	2,111	1,979	1,690	2,129	2,310	2,150	2,169	2,345	2,199
93	1,532	1,930	2,093	1,949	1,966	2,124	1,993	1,702	2,144	2,326	2,166	2,185	2,360	2,215
94	1,541	1,942	2,106	1,961	1,979	2,136	2,006	1,712	2,158	2,339	2,180	2,198	2,373	2,229
95	1,550	1,954	2,117	1,973	1,990	2,146	2,018	1,723	2,171	2,352	2,192	2,211	2,384	2,242
96	1,559	1,965	2,129	1,985	2,002	2,157	2,030	1,733	2,183	2,365	2,205	2,224	2,396	2,255
97	1,569	1,977	2,140	1,996	2,014	2,168	2,042	1,742	2,196	2,378	2,218	2,237	2,410	2,268
98	1,577	1,988	2,152	2,008	2,026	2,180	2,054	1,753	2,210	2,392	2,231	2,250	2,421	2,282
99	1,587	2,000	2,164	2,020	2,038	2,191	2,066	1,764	2,222	2,405	2,245	2,264	2,435	2,295

(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 12/1/07

KANSAS

FOR USE IN KANSAS ZIP CODES: 660-662, 664-668, 670-673

FEMALE RATES

Attained Age	Non-Tobacco User						Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	956	1,204	1,355	1,217	1,227	1,400	1,063	1,339	1,507	1,353	1,364	1,555	1,383
65	956	1,204	1,355	1,217	1,227	1,400	1,063	1,339	1,507	1,353	1,364	1,555	1,383
66	956	1,204	1,355	1,217	1,227	1,400	1,063	1,339	1,507	1,353	1,364	1,555	1,383
67	956	1,204	1,355	1,217	1,227	1,400	1,063	1,339	1,507	1,353	1,364	1,555	1,383
68	996	1,256	1,416	1,268	1,280	1,458	1,107	1,395	1,573	1,409	1,421	1,620	1,441
69	1,041	1,312	1,473	1,325	1,336	1,516	1,157	1,458	1,637	1,472	1,485	1,684	1,505
70	1,083	1,364	1,529	1,378	1,390	1,571	1,202	1,516	1,699	1,531	1,544	1,745	1,566
71	1,123	1,416	1,583	1,430	1,443	1,625	1,248	1,574	1,759	1,589	1,603	1,805	1,625
72	1,163	1,465	1,633	1,480	1,493	1,677	1,292	1,628	1,814	1,643	1,658	1,862	1,681
73	1,200	1,511	1,679	1,526	1,540	1,722	1,333	1,679	1,866	1,696	1,710	1,913	1,735
74	1,234	1,555	1,723	1,571	1,584	1,766	1,371	1,728	1,914	1,745	1,760	1,962	1,784
75	1,265	1,595	1,764	1,610	1,625	1,805	1,406	1,772	1,959	1,789	1,805	2,006	1,830
76	1,294	1,630	1,801	1,647	1,661	1,840	1,438	1,812	2,001	1,831	1,846	2,044	1,871
77	1,322	1,666	1,840	1,683	1,697	1,873	1,469	1,851	2,044	1,869	1,886	2,081	1,912
78	1,348	1,698	1,873	1,715	1,730	1,901	1,498	1,886	2,081	1,905	1,922	2,112	1,949
79	1,371	1,728	1,904	1,744	1,760	1,928	1,524	1,920	2,116	1,938	1,956	2,142	1,982
80	1,393	1,756	1,929	1,773	1,788	1,952	1,548	1,950	2,143	1,970	1,987	2,169	2,015
81	1,414	1,781	1,954	1,798	1,814	1,978	1,571	1,979	2,170	1,999	2,016	2,198	2,044
82	1,432	1,805	1,977	1,823	1,839	2,003	1,591	2,006	2,197	2,025	2,043	2,226	2,072
83	1,451	1,828	2,000	1,846	1,862	2,028	1,612	2,031	2,221	2,051	2,069	2,252	2,098
84	1,469	1,851	2,021	1,869	1,885	2,051	1,633	2,057	2,246	2,076	2,095	2,279	2,124
85	1,486	1,873	2,043	1,891	1,907	2,074	1,651	2,081	2,270	2,102	2,120	2,303	2,149
86	1,503	1,893	2,064	1,913	1,929	2,095	1,670	2,104	2,292	2,125	2,143	2,328	2,174
87	1,518	1,913	2,082	1,933	1,949	2,116	1,688	2,126	2,314	2,147	2,166	2,351	2,196
88	1,534	1,933	2,102	1,951	1,969	2,135	1,705	2,147	2,335	2,169	2,187	2,372	2,219
89	1,548	1,951	2,120	1,970	1,987	2,154	1,721	2,168	2,354	2,190	2,208	2,392	2,238
90	1,562	1,968	2,138	1,987	2,005	2,171	1,736	2,187	2,374	2,209	2,228	2,412	2,259
91	1,575	1,985	2,154	2,003	2,021	2,187	1,751	2,205	2,394	2,227	2,246	2,430	2,278
92	1,588	2,000	2,170	2,020	2,037	2,201	1,764	2,221	2,411	2,244	2,264	2,447	2,295
93	1,598	2,014	2,184	2,033	2,051	2,216	1,776	2,237	2,426	2,259	2,279	2,462	2,310
94	1,609	2,027	2,197	2,047	2,065	2,228	1,787	2,252	2,441	2,273	2,294	2,476	2,326
95	1,618	2,039	2,209	2,058	2,076	2,240	1,797	2,264	2,454	2,287	2,308	2,489	2,339
96	1,627	2,050	2,221	2,071	2,089	2,251	1,808	2,278	2,468	2,300	2,321	2,501	2,353
97	1,636	2,062	2,234	2,083	2,102	2,263	1,819	2,291	2,482	2,315	2,335	2,514	2,367
98	1,647	2,075	2,246	2,095	2,113	2,273	1,830	2,306	2,495	2,328	2,348	2,527	2,381
99	1,656	2,087	2,258	2,108	2,126	2,286	1,841	2,318	2,508	2,341	2,362	2,540	2,395

(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 12/1/07

KANSAS

FOR USE IN KANSAS ZIP CODES: ALL EXCEPT 660-662, 664-668, 670-673

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
0-64	797	1,004	1,130	1,014	1,022	1,166	1,037	886	1,116	1,256	1,127	1,136	1,296	1,153
65	797	1,004	1,130	1,014	1,022	1,166	1,037	886	1,116	1,256	1,127	1,136	1,296	1,153
66	797	1,004	1,130	1,014	1,022	1,166	1,037	886	1,116	1,256	1,127	1,136	1,296	1,153
67	797	1,004	1,130	1,014	1,022	1,166	1,037	886	1,116	1,256	1,127	1,136	1,296	1,153
68	830	1,046	1,180	1,057	1,067	1,215	1,081	923	1,163	1,311	1,174	1,184	1,350	1,201
69	868	1,094	1,228	1,104	1,113	1,263	1,130	965	1,215	1,364	1,227	1,238	1,403	1,254
70	902	1,137	1,274	1,148	1,158	1,309	1,174	1,002	1,263	1,416	1,276	1,287	1,454	1,305
71	936	1,180	1,319	1,192	1,202	1,355	1,220	1,040	1,312	1,466	1,325	1,336	1,505	1,355
72	969	1,221	1,361	1,233	1,244	1,397	1,262	1,076	1,357	1,512	1,370	1,382	1,552	1,401
73	1,000	1,259	1,399	1,272	1,283	1,435	1,301	1,111	1,400	1,555	1,413	1,425	1,594	1,446
74	1,028	1,296	1,436	1,309	1,320	1,472	1,338	1,142	1,440	1,595	1,454	1,466	1,635	1,487
75	1,055	1,329	1,470	1,342	1,354	1,505	1,373	1,172	1,477	1,633	1,491	1,504	1,672	1,525
76	1,079	1,358	1,501	1,373	1,385	1,533	1,404	1,199	1,510	1,667	1,526	1,538	1,703	1,559
77	1,102	1,388	1,533	1,403	1,415	1,561	1,434	1,224	1,543	1,703	1,558	1,571	1,734	1,593
78	1,124	1,415	1,561	1,429	1,442	1,584	1,462	1,248	1,572	1,734	1,588	1,601	1,760	1,625
79	1,142	1,440	1,587	1,454	1,466	1,607	1,487	1,270	1,600	1,763	1,615	1,630	1,785	1,652
80	1,161	1,463	1,607	1,478	1,490	1,627	1,511	1,290	1,625	1,786	1,642	1,656	1,808	1,679
81	1,178	1,484	1,628	1,499	1,512	1,649	1,533	1,309	1,649	1,808	1,666	1,680	1,832	1,703
82	1,193	1,504	1,648	1,519	1,532	1,669	1,553	1,326	1,672	1,831	1,688	1,703	1,855	1,727
83	1,209	1,523	1,667	1,538	1,552	1,690	1,574	1,343	1,693	1,851	1,709	1,724	1,877	1,748
84	1,224	1,543	1,685	1,558	1,571	1,709	1,593	1,361	1,714	1,871	1,730	1,746	1,899	1,770
85	1,238	1,561	1,703	1,576	1,589	1,728	1,612	1,376	1,734	1,892	1,751	1,766	1,919	1,791
86	1,253	1,577	1,720	1,594	1,607	1,746	1,630	1,391	1,754	1,910	1,771	1,786	1,940	1,811
87	1,265	1,595	1,735	1,611	1,625	1,763	1,647	1,406	1,772	1,928	1,790	1,805	1,959	1,830
88	1,278	1,611	1,751	1,626	1,641	1,779	1,664	1,421	1,790	1,946	1,808	1,823	1,977	1,849
89	1,290	1,626	1,766	1,642	1,656	1,795	1,679	1,434	1,807	1,962	1,825	1,840	1,994	1,865
90	1,302	1,640	1,781	1,656	1,671	1,809	1,694	1,447	1,823	1,979	1,841	1,856	2,010	1,883
91	1,313	1,654	1,795	1,670	1,685	1,823	1,709	1,459	1,838	1,995	1,856	1,871	2,025	1,898
92	1,323	1,667	1,808	1,683	1,697	1,835	1,721	1,470	1,851	2,009	1,870	1,886	2,039	1,913
93	1,332	1,679	1,820	1,694	1,709	1,847	1,733	1,480	1,865	2,022	1,883	1,899	2,052	1,925
94	1,341	1,689	1,831	1,706	1,721	1,857	1,745	1,490	1,877	2,034	1,895	1,912	2,063	1,938
95	1,349	1,699	1,841	1,715	1,730	1,867	1,754	1,498	1,887	2,045	1,906	1,923	2,074	1,949
96	1,356	1,709	1,851	1,726	1,741	1,876	1,765	1,507	1,898	2,057	1,917	1,934	2,084	1,961
97	1,364	1,718	1,862	1,736	1,751	1,886	1,775	1,516	1,910	2,069	1,929	1,946	2,095	1,973
98	1,373	1,729	1,871	1,746	1,761	1,895	1,786	1,525	1,922	2,079	1,940	1,957	2,106	1,985
99	1,380	1,739	1,882	1,757	1,772	1,905	1,796	1,534	1,932	2,090	1,951	1,968	2,117	1,996

(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 12/1/07

KANSAS

FOR USE IN KANSAS ZIP CODES: 660-662, 664-668, 670-673

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
0-64	91.67	115.42	129.92	116.67	117.67	134.17	119.25	101.83	128.33	144.33	129.50	130.75	149.00	132.50
65	91.67	115.42	129.92	116.67	117.67	134.17	119.25	101.83	128.33	144.33	129.50	130.75	149.00	132.50
66	91.67	115.42	129.92	116.67	117.67	134.17	119.25	101.83	128.33	144.33	129.50	130.75	149.00	132.50
67	91.67	115.42	129.92	116.67	117.67	134.17	119.25	101.83	128.33	144.33	129.50	130.75	149.00	132.50
68	95.50	120.33	135.67	121.50	122.58	139.75	124.33	106.17	133.75	150.75	135.00	136.17	155.25	138.08
69	99.75	125.67	141.25	127.00	128.08	145.17	129.92	110.92	139.75	156.92	141.08	142.25	161.33	144.33
70	103.75	130.75	146.58	132.00	133.17	150.58	135.00	115.25	145.25	162.83	146.67	148.00	167.25	150.08
71	107.67	135.67	151.67	137.00	138.25	155.67	140.08	119.67	150.83	168.50	152.25	153.50	173.00	155.75
72	111.42	140.42	156.42	141.75	143.00	160.67	145.00	123.83	156.08	173.83	157.58	158.92	178.42	161.17
73	115.00	144.83	160.83	146.33	147.58	165.00	149.67	127.75	160.92	178.83	162.50	164.00	183.33	166.17
74	118.25	149.00	165.08	150.42	151.83	169.17	153.92	131.42	165.58	183.42	167.25	168.67	188.00	171.00
75	121.25	152.75	169.08	154.33	155.67	173.00	157.83	134.75	169.83	187.75	171.42	172.92	192.33	175.33
76	124.08	156.33	172.58	157.83	159.25	176.33	161.42	137.83	173.67	191.75	175.33	176.92	195.92	179.42
77	126.67	159.58	176.33	161.25	162.58	179.50	164.92	140.83	177.42	195.92	179.08	180.67	199.33	183.25
78	129.25	162.67	179.50	164.33	165.75	182.17	168.08	143.50	180.83	199.33	182.67	184.17	202.50	186.75
79	131.42	165.50	182.50	167.25	168.67	184.83	171.00	146.00	184.00	202.75	185.75	187.42	205.25	190.00
80	133.58	168.33	184.92	169.92	171.42	187.08	173.83	148.33	187.00	205.33	188.75	190.42	207.83	193.08
81	135.42	170.67	187.17	172.33	173.83	189.50	176.33	150.42	189.67	207.92	191.58	193.17	210.58	195.92
82	137.25	172.92	189.42	174.67	176.25	191.92	178.58	152.58	192.25	210.50	194.08	195.83	213.25	198.50
83	139.08	175.17	191.67	176.92	178.42	194.25	180.92	154.50	194.67	212.92	196.58	198.33	215.92	201.08
84	140.67	177.33	193.75	179.08	180.67	196.50	183.25	156.42	197.08	215.33	199.08	200.75	218.42	203.58
85	142.42	179.50	195.83	181.25	182.75	198.67	185.42	158.25	199.33	217.50	201.42	203.17	220.75	205.92
86	144.00	181.42	197.67	183.25	184.92	200.75	187.42	160.00	201.58	219.67	203.58	205.33	223.08	208.25
87	145.50	183.42	199.58	185.17	186.83	202.75	189.42	161.67	203.75	221.67	205.83	207.58	225.33	210.50
88	147.00	185.17	201.42	187.08	188.67	204.58	191.33	163.25	205.83	223.75	207.83	209.67	227.33	212.58
89	148.42	187.00	203.08	188.75	190.50	206.42	193.17	164.83	207.75	225.58	209.83	211.67	229.25	214.58
90	149.67	188.67	204.75	190.50	192.17	208.08	194.83	166.25	209.58	227.67	211.75	213.50	231.25	216.42
91	150.92	190.17	206.42	192.00	193.75	209.58	196.42	167.67	211.25	229.42	213.42	215.33	232.92	218.25
92	152.08	191.67	207.92	193.50	195.25	211.08	197.92	169.00	212.92	231.00	215.00	216.92	234.42	219.92
93	153.17	193.00	209.33	194.83	196.58	212.42	199.25	170.17	214.42	232.58	216.58	218.50	235.92	221.50
94	154.17	194.17	210.58	196.17	197.83	213.58	200.58	171.25	215.75	233.92	217.92	219.83	237.33	222.92
95	155.00	195.42	211.75	197.25	199.00	214.58	201.75	172.25	217.08	235.17	219.25	221.08	238.42	224.17
96	155.92	196.50	212.92	198.42	200.17	215.67	202.92	173.33	218.25	236.50	220.50	222.42	239.67	225.42
97	156.92	197.67	214.00	199.58	201.42	216.83	204.17	174.25	219.58	237.75	221.75	223.67	241.00	226.83
98	157.75	198.83	215.17	200.75	202.58	217.92	205.33	175.25	220.92	239.17	223.08	225.00	242.08	228.25
99	158.67	199.92	216.42	202.00	203.75	219.08	206.58	176.42	222.25	240.42	224.50	226.33	243.42	229.50

(Add \$25 One-time Policy Fee)

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

KANSAS

FOR USE IN KANSAS ZIP CODES: ALL EXCEPT 660-662, 664-668, 670-673

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
0-64	76.42	96.17	108.25	97.17	98.08	111.83	99.42	84.92	106.92	120.25	107.92	108.92	124.17	110.42
65	76.42	96.17	108.25	97.17	98.08	111.83	99.42	84.92	106.92	120.25	107.92	108.92	124.17	110.42
66	76.42	96.17	108.25	97.17	98.08	111.83	99.42	84.92	106.92	120.25	107.92	108.92	124.17	110.42
67	76.42	96.17	108.25	97.17	98.08	111.83	99.42	84.92	106.92	120.25	107.92	108.92	124.17	110.42
68	79.58	100.25	113.08	101.25	102.17	116.42	103.67	88.42	111.42	125.67	112.50	113.50	129.42	115.08
69	83.17	104.75	117.67	105.83	106.75	121.00	108.25	92.42	116.42	130.75	117.58	118.58	134.42	120.25
70	86.42	108.92	122.17	110.00	111.00	125.50	112.50	96.08	121.08	135.67	122.25	123.33	139.42	125.08
71	89.75	113.08	126.42	114.17	115.17	129.75	116.75	99.75	125.67	140.42	126.92	127.92	144.17	129.83
72	92.83	117.00	130.42	118.17	119.17	133.92	120.83	103.17	130.08	144.92	131.33	132.42	148.67	134.33
73	95.83	120.67	134.00	121.92	123.00	137.50	124.67	106.42	134.08	149.00	135.42	136.67	152.75	138.50
74	98.58	124.17	137.58	125.42	126.50	141.00	128.25	109.50	138.00	152.92	139.42	140.58	156.67	142.50
75	101.08	127.33	140.92	128.67	129.67	144.17	131.50	112.33	141.50	156.42	142.92	144.17	160.25	146.17
76	103.42	130.25	143.83	131.50	132.67	146.92	134.50	114.92	144.67	159.83	146.17	147.42	163.25	149.50
77	105.58	133.00	146.92	134.42	135.50	149.58	137.42	117.42	147.92	163.25	149.25	150.58	166.17	152.67
78	107.67	135.58	149.58	136.92	138.17	151.83	140.08	119.58	150.67	166.17	152.17	153.50	168.75	155.67
79	109.50	137.92	152.08	139.42	140.58	154.00	142.50	121.67	153.33	168.92	154.83	156.17	171.08	158.33
80	111.33	140.25	154.08	141.58	142.92	155.92	144.92	123.67	155.83	171.17	157.33	158.67	173.17	160.92
81	112.92	142.17	155.92	143.67	144.92	157.92	146.92	125.42	158.08	173.25	159.67	160.92	175.50	163.25
82	114.42	144.17	157.92	145.58	146.92	159.92	148.83	127.17	160.17	175.42	161.75	163.17	177.67	165.42
83	115.92	146.00	159.67	147.42	148.67	161.92	150.75	128.75	162.25	177.42	163.83	165.25	179.92	167.58
84	117.25	147.75	161.42	149.25	150.58	163.75	152.67	130.33	164.25	179.42	165.92	167.33	182.00	169.67
85	118.67	149.58	163.17	151.08	152.33	165.58	154.50	131.92	166.17	181.25	167.83	169.33	183.92	171.67
86	120.00	151.17	164.75	152.67	154.08	167.33	156.17	133.33	168.00	183.08	169.67	171.17	185.92	173.58
87	121.25	152.83	166.33	154.33	155.67	168.92	157.83	134.75	169.83	184.75	171.50	173.00	187.75	175.42
88	122.50	154.33	167.83	155.92	157.25	170.50	159.42	136.08	171.50	186.42	173.17	174.67	189.42	177.17
89	123.67	155.83	169.25	157.33	158.75	172.00	160.92	137.42	173.17	188.00	174.92	176.42	191.08	178.83
90	124.75	157.17	170.67	158.75	160.17	173.42	162.42	138.58	174.67	189.67	176.42	177.92	192.67	180.42
91	125.75	158.42	172.00	160.00	161.42	174.67	163.67	139.75	176.08	191.17	177.83	179.42	194.08	181.92
92	126.75	159.67	173.25	161.25	162.67	175.92	164.92	140.83	177.42	192.50	179.17	180.75	195.42	183.25
93	127.67	160.83	174.42	162.42	163.83	177.00	166.08	141.83	178.67	193.83	180.50	182.08	196.67	184.58
94	128.42	161.83	175.50	163.42	164.92	178.00	167.17	142.67	179.83	194.92	181.67	183.17	197.75	185.75
95	129.17	162.83	176.42	164.42	165.83	178.83	168.17	143.58	180.92	196.00	182.67	184.25	198.67	186.83
96	129.92	163.75	177.42	165.42	166.83	179.75	169.17	144.42	181.92	197.08	183.75	185.33	199.67	187.92
97	130.75	164.75	178.33	166.33	167.83	180.67	170.17	145.17	183.00	198.17	184.83	186.42	200.83	189.00
98	131.42	165.67	179.33	167.33	168.83	181.67	171.17	146.08	184.17	199.33	185.92	187.50	201.75	190.17
99	132.25	166.67	180.33	168.33	169.83	182.58	172.17	147.00	185.17	200.42	187.08	188.67	202.92	191.25

(Add \$25 One-time Policy Fee)

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

KANSAS

FOR USE IN KANSAS ZIP CODES: 660-662, 664-668, 670-673

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
0-64	79.67	100.33	112.92	101.42	102.25	116.67	103.75	88.58	111.58	125.58	112.75	113.67	129.58	115.25
65	79.67	100.33	112.92	101.42	102.25	116.67	103.75	88.58	111.58	125.58	112.75	113.67	129.58	115.25
66	79.67	100.33	112.92	101.42	102.25	116.67	103.75	88.58	111.58	125.58	112.75	113.67	129.58	115.25
67	79.67	100.33	112.92	101.42	102.25	116.67	103.75	88.58	111.58	125.58	112.75	113.67	129.58	115.25
68	83.00	104.67	118.00	105.67	106.67	121.50	108.08	92.25	116.25	131.08	117.42	118.42	135.00	120.08
69	86.75	109.33	122.75	110.42	111.33	126.33	112.92	96.42	121.50	136.42	122.67	123.75	140.33	125.42
70	90.25	113.67	127.42	114.83	115.83	130.92	117.42	100.17	126.33	141.58	127.58	128.67	145.42	130.50
71	93.58	118.00	131.92	119.17	120.25	135.42	121.92	104.00	131.17	146.58	132.42	133.58	150.42	135.42
72	96.92	122.08	136.08	123.33	124.42	139.75	126.17	107.67	135.67	151.17	136.92	138.17	155.17	140.08
73	100.00	125.92	139.92	127.17	128.33	143.50	130.17	111.08	139.92	155.50	141.33	142.50	159.42	144.58
74	102.83	129.58	143.58	130.92	132.00	147.17	133.83	114.25	144.00	159.50	145.42	146.67	163.50	148.67
75	105.42	132.92	147.00	134.17	135.42	150.42	137.25	117.17	147.67	163.25	149.08	150.42	167.17	152.50
76	107.83	135.83	150.08	137.25	138.42	153.33	140.42	119.83	151.00	166.75	152.58	153.83	170.33	155.92
77	110.17	138.83	153.33	140.25	141.42	156.08	143.42	122.42	154.25	170.33	155.75	157.17	173.42	159.33
78	112.33	141.50	156.08	142.92	144.17	158.42	146.17	124.83	157.17	173.42	158.75	160.17	176.00	162.42
79	114.25	144.00	158.67	145.33	146.67	160.67	148.67	127.00	160.00	176.33	161.50	163.00	178.50	165.17
80	116.08	146.33	160.75	147.75	149.00	162.67	151.08	129.00	162.50	178.58	164.17	165.58	180.75	167.92
81	117.83	148.42	162.83	149.83	151.17	164.83	153.33	130.92	164.92	180.83	166.58	168.00	183.17	170.33
82	119.33	150.42	164.75	151.92	153.25	166.92	155.33	132.58	167.17	183.08	168.75	170.25	185.50	172.67
83	120.92	152.33	166.67	153.83	155.17	169.00	157.33	134.33	169.25	185.08	170.92	172.42	187.67	174.83
84	122.42	154.25	168.42	155.75	157.08	170.92	159.33	136.08	171.42	187.17	173.00	174.58	189.92	177.00
85	123.83	156.08	170.25	157.58	158.92	172.83	161.17	137.58	173.42	189.17	175.17	176.67	191.92	179.08
86	125.25	157.75	172.00	159.42	160.75	174.58	163.00	139.17	175.33	191.00	177.08	178.58	194.00	181.17
87	126.50	159.42	173.50	161.08	162.42	176.33	164.67	140.67	177.17	192.83	178.92	180.50	195.92	183.00
88	127.83	161.08	175.17	162.58	164.08	177.92	166.33	142.08	178.92	194.58	180.75	182.25	197.67	184.92
89	129.00	162.58	176.67	164.17	165.58	179.50	167.92	143.42	180.67	196.17	182.50	184.00	199.33	186.50
90	130.17	164.00	178.17	165.58	167.08	180.92	169.42	144.67	182.25	197.83	184.08	185.67	201.00	188.25
91	131.25	165.42	179.50	166.92	168.42	182.25	170.83	145.92	183.75	199.50	185.58	187.17	202.50	189.83
92	132.33	166.67	180.83	168.33	169.75	183.42	172.17	147.00	185.08	200.92	187.00	188.67	203.92	191.25
93	133.17	167.83	182.00	169.42	170.92	184.67	173.33	148.00	186.42	202.17	188.25	189.92	205.17	192.50
94	134.08	168.92	183.08	170.58	172.08	185.67	174.42	148.92	187.67	203.42	189.42	191.17	206.33	193.83
95	134.83	169.92	184.08	171.50	173.00	186.67	175.42	149.75	188.67	204.50	190.58	192.33	207.42	194.92
96	135.58	170.83	185.08	172.58	174.08	187.58	176.50	150.67	189.83	205.67	191.67	193.42	208.42	196.08
97	136.33	171.83	186.17	173.58	175.17	188.58	177.50	151.58	190.92	206.83	192.92	194.58	209.50	197.25
98	137.25	172.92	187.17	174.58	176.08	189.42	178.58	152.50	192.17	207.92	194.00	195.67	210.58	198.42
99	138.00	173.92	188.17	175.67	177.17	190.50	179.67	153.42	193.17	209.00	195.08	196.83	211.67	199.58

(Add \$25 One-time Policy Fee)

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

KANSAS

FOR USE IN KANSAS ZIP CODES: ALL EXCEPT 660-662, 664-668, 670-673

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
0-64	66.42	83.67	94.17	84.50	85.17	97.17	86.42	73.83	93.00	104.67	93.92	94.67	108.00	96.08
65	66.42	83.67	94.17	84.50	85.17	97.17	86.42	73.83	93.00	104.67	93.92	94.67	108.00	96.08
66	66.42	83.67	94.17	84.50	85.17	97.17	86.42	73.83	93.00	104.67	93.92	94.67	108.00	96.08
67	66.42	83.67	94.17	84.50	85.17	97.17	86.42	73.83	93.00	104.67	93.92	94.67	108.00	96.08
68	69.17	87.17	98.33	88.08	88.92	101.25	90.08	76.92	96.92	109.25	97.83	98.67	112.50	100.08
69	72.33	91.17	102.33	92.00	92.75	105.25	94.17	80.42	101.25	113.67	102.25	103.17	116.92	104.50
70	75.17	94.75	106.17	95.67	96.50	109.08	97.83	83.50	105.25	118.00	106.33	107.25	121.17	108.75
71	78.00	98.33	109.92	99.33	100.17	112.92	101.67	86.67	109.33	122.17	110.42	111.33	125.42	112.92
72	80.75	101.75	113.42	102.75	103.67	116.42	105.17	89.67	113.08	126.00	114.17	115.17	129.33	116.75
73	83.33	104.92	116.58	106.00	106.92	119.58	108.42	92.58	116.67	129.58	117.75	118.75	132.83	120.50
74	85.67	108.00	119.67	109.08	110.00	122.67	111.50	95.17	120.00	132.92	121.17	122.17	136.25	123.92
75	87.92	110.75	122.50	111.83	112.83	125.42	114.42	97.67	123.08	136.08	124.25	125.33	139.33	127.08
76	89.92	113.17	125.08	114.42	115.42	127.75	117.00	99.92	125.83	138.92	127.17	128.17	141.92	129.92
77	91.83	115.67	127.75	116.92	117.92	130.08	119.50	102.00	128.58	141.92	129.83	130.92	144.50	132.75
78	93.67	117.92	130.08	119.08	120.17	132.00	121.83	104.00	131.00	144.50	132.33	133.42	146.67	135.42
79	95.17	120.00	132.25	121.17	122.17	133.92	123.92	105.83	133.33	146.92	134.58	135.83	148.75	137.67
80	96.75	121.92	133.92	123.17	124.17	135.58	125.92	107.50	135.42	148.83	136.83	138.00	150.67	139.92
81	98.17	123.67	135.67	124.92	126.00	137.42	127.75	109.08	137.42	150.67	138.83	140.00	152.67	141.92
82	99.42	125.33	137.33	126.58	127.67	139.08	129.42	110.50	139.33	152.58	140.67	141.92	154.58	143.92
83	100.75	126.92	138.92	128.17	129.33	140.83	131.17	111.92	141.08	154.25	142.42	143.67	156.42	145.67
84	102.00	128.58	140.42	129.83	130.92	142.42	132.75	113.42	142.83	155.92	144.17	145.50	158.25	147.50
85	103.17	130.08	141.92	131.33	132.42	144.00	134.33	114.67	144.50	157.67	145.92	147.17	159.92	149.25
86	104.42	131.42	143.33	132.83	133.92	145.50	135.83	115.92	146.17	159.17	147.58	148.83	161.67	150.92
87	105.42	132.92	144.58	134.25	135.42	146.92	137.25	117.17	147.67	160.67	149.17	150.42	163.25	152.50
88	106.50	134.25	145.92	135.50	136.75	148.25	138.67	118.42	149.17	162.17	150.67	151.92	164.75	154.08
89	107.50	135.50	147.17	136.83	138.00	149.58	139.92	119.50	150.58	163.50	152.08	153.33	166.17	155.42
90	108.50	136.67	148.42	138.00	139.25	150.75	141.17	120.58	151.92	164.92	153.42	154.67	167.50	156.92
91	109.42	137.83	149.58	139.17	140.42	151.92	142.42	121.58	153.17	166.25	154.67	155.92	168.75	158.17
92	110.25	138.92	150.67	140.25	141.42	152.92	143.42	122.50	154.25	167.42	155.83	157.17	169.92	159.42
93	111.00	139.92	151.67	141.17	142.42	153.92	144.42	123.33	155.42	168.50	156.92	158.25	171.00	160.42
94	111.75	140.75	152.58	142.17	143.42	154.75	145.42	124.17	156.42	169.50	157.92	159.33	171.92	161.50
95	112.42	141.58	153.42	142.92	144.17	155.58	146.17	124.83	157.25	170.42	158.83	160.25	172.83	162.42
96	113.00	142.42	154.25	143.83	145.08	156.33	147.08	125.58	158.17	171.42	159.75	161.17	173.67	163.42
97	113.67	143.17	155.17	144.67	145.92	157.17	147.92	126.33	159.17	172.42	160.75	162.17	174.58	164.42
98	114.42	144.08	155.92	145.50	146.75	157.92	148.83	127.08	160.17	173.25	161.67	163.08	175.50	165.42
99	115.00	144.92	156.83	146.42	147.67	158.75	149.67	127.83	161.00	174.17	162.58	164.00	176.42	166.33

(Add \$25 One-time Policy Fee)