

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/1/07

MARYLAND

FOR USE IN MARYLAND ZIP CODES: ALL OF STATE

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
0-64	1,717	NA	2,407	NA	NA	NA	NA	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,405	1,770	1,992	1,788	1,804	2,057	1,829	65	1,562	1,968	2,213	1,986	2,004	2,285	2,032
66	1,405	1,770	1,992	1,788	1,804	2,057	1,829	66	1,562	1,968	2,213	1,986	2,004	2,285	2,032
67	1,405	1,770	1,992	1,788	1,804	2,057	1,829	67	1,562	1,968	2,213	1,986	2,004	2,285	2,032
68	1,464	1,845	2,080	1,863	1,879	2,142	1,907	68	1,627	2,050	2,312	2,070	2,088	2,381	2,117
69	1,530	1,927	2,165	1,947	1,964	2,226	1,992	69	1,701	2,142	2,406	2,163	2,182	2,474	2,213
70	1,590	2,004	2,247	2,024	2,042	2,309	2,070	70	1,768	2,228	2,497	2,249	2,269	2,565	2,301
71	1,651	2,080	2,325	2,101	2,119	2,387	2,148	71	1,835	2,313	2,584	2,335	2,354	2,653	2,389
72	1,708	2,153	2,399	2,174	2,193	2,463	2,223	72	1,899	2,393	2,666	2,416	2,437	2,736	2,471
73	1,763	2,221	2,466	2,244	2,263	2,530	2,294	73	1,958	2,467	2,742	2,492	2,515	2,811	2,548
74	1,814	2,285	2,531	2,307	2,328	2,594	2,360	74	2,015	2,539	2,813	2,565	2,586	2,883	2,622
75	1,860	2,343	2,592	2,367	2,386	2,653	2,420	75	2,067	2,604	2,878	2,629	2,652	2,949	2,689
76	1,902	2,397	2,646	2,420	2,441	2,704	2,475	76	2,114	2,662	2,941	2,689	2,713	3,004	2,751
77	1,942	2,447	2,704	2,473	2,493	2,752	2,529	77	2,160	2,721	3,004	2,746	2,770	3,057	2,809
78	1,981	2,494	2,752	2,520	2,542	2,793	2,577	78	2,200	2,773	3,057	2,800	2,824	3,105	2,864
79	2,015	2,538	2,798	2,565	2,586	2,834	2,622	79	2,239	2,821	3,108	2,849	2,874	3,148	2,913
80	2,048	2,581	2,835	2,605	2,629	2,868	2,666	80	2,275	2,867	3,149	2,895	2,920	3,187	2,960
81	2,077	2,616	2,869	2,643	2,666	2,906	2,704	81	2,307	2,908	3,188	2,937	2,961	3,229	3,004
82	2,105	2,652	2,905	2,678	2,703	2,943	2,738	82	2,339	2,947	3,228	2,976	3,003	3,269	3,044
83	2,132	2,686	2,938	2,713	2,736	2,979	2,774	83	2,369	2,985	3,265	3,014	3,041	3,311	3,083
84	2,157	2,719	2,970	2,746	2,770	3,013	2,809	84	2,398	3,022	3,302	3,052	3,079	3,349	3,121
85	2,184	2,752	3,003	2,780	2,803	3,046	2,843	85	2,427	3,057	3,335	3,088	3,115	3,384	3,158
86	2,208	2,782	3,031	2,809	2,835	3,079	2,874	86	2,453	3,091	3,368	3,121	3,149	3,420	3,194
87	2,231	2,812	3,060	2,839	2,865	3,108	2,904	87	2,479	3,125	3,399	3,156	3,183	3,455	3,228
88	2,254	2,839	3,088	2,868	2,893	3,137	2,934	88	2,504	3,156	3,430	3,187	3,214	3,486	3,259
89	2,276	2,867	3,114	2,895	2,921	3,165	2,961	89	2,528	3,186	3,459	3,218	3,245	3,516	3,290
90	2,295	2,892	3,140	2,921	2,946	3,190	2,988	90	2,550	3,213	3,490	3,246	3,274	3,545	3,319
91	2,314	2,915	3,165	2,944	2,970	3,213	3,012	91	2,571	3,240	3,518	3,272	3,302	3,571	3,347
92	2,332	2,938	3,188	2,967	2,993	3,236	3,035	92	2,591	3,265	3,542	3,297	3,326	3,595	3,372
93	2,348	2,959	3,210	2,988	3,014	3,257	3,056	93	2,609	3,288	3,566	3,321	3,350	3,618	3,396
94	2,363	2,977	3,229	3,007	3,034	3,275	3,075	94	2,625	3,309	3,587	3,342	3,371	3,639	3,418
95	2,377	2,996	3,246	3,025	3,051	3,290	3,094	95	2,642	3,328	3,606	3,361	3,390	3,656	3,437
96	2,391	3,013	3,265	3,043	3,069	3,307	3,112	96	2,658	3,347	3,626	3,381	3,410	3,674	3,457
97	2,406	3,031	3,281	3,060	3,088	3,325	3,130	97	2,671	3,367	3,646	3,401	3,429	3,695	3,478
98	2,418	3,049	3,299	3,079	3,106	3,342	3,149	98	2,688	3,388	3,667	3,420	3,450	3,712	3,499
99	2,433	3,066	3,318	3,097	3,125	3,359	3,167	99	2,705	3,407	3,687	3,442	3,471	3,733	3,519

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-10/07 MD

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/1/07

MARYLAND

FOR USE IN MARYLAND ZIP CODES: ALL OF STATE

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
0-64	1,493	NA	2,092	NA	NA	NA	NA	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,221	1,539	1,732	1,555	1,567	1,788	1,590	65	1,358	1,711	1,925	1,728	1,742	1,987	1,768
66	1,221	1,539	1,732	1,555	1,567	1,788	1,590	66	1,358	1,711	1,925	1,728	1,742	1,987	1,768
67	1,221	1,539	1,732	1,555	1,567	1,788	1,590	67	1,358	1,711	1,925	1,728	1,742	1,987	1,768
68	1,273	1,604	1,809	1,620	1,635	1,863	1,657	68	1,415	1,783	2,010	1,800	1,816	2,070	1,841
69	1,331	1,677	1,883	1,693	1,707	1,937	1,732	69	1,479	1,863	2,092	1,881	1,898	2,152	1,923
70	1,383	1,743	1,954	1,761	1,776	2,007	1,800	70	1,536	1,937	2,171	1,956	1,973	2,230	2,001
71	1,435	1,809	2,023	1,827	1,843	2,077	1,870	71	1,595	2,011	2,247	2,031	2,048	2,307	2,077
72	1,486	1,872	2,086	1,891	1,908	2,142	1,934	72	1,650	2,080	2,318	2,100	2,118	2,379	2,148
73	1,533	1,931	2,145	1,950	1,968	2,200	1,995	73	1,703	2,146	2,384	2,167	2,185	2,444	2,217
74	1,577	1,987	2,201	2,007	2,024	2,256	2,052	74	1,751	2,208	2,446	2,230	2,248	2,507	2,279
75	1,617	2,038	2,254	2,057	2,076	2,307	2,105	75	1,796	2,264	2,504	2,286	2,306	2,563	2,338
76	1,654	2,083	2,301	2,105	2,123	2,351	2,153	76	1,838	2,315	2,556	2,339	2,359	2,612	2,391
77	1,689	2,129	2,351	2,151	2,169	2,393	2,199	77	1,877	2,366	2,612	2,389	2,409	2,659	2,443
78	1,723	2,170	2,393	2,191	2,210	2,429	2,241	78	1,914	2,410	2,659	2,435	2,455	2,699	2,491
79	1,751	2,208	2,433	2,229	2,248	2,463	2,279	79	1,947	2,453	2,704	2,476	2,499	2,737	2,532
80	1,780	2,244	2,464	2,266	2,285	2,494	2,316	80	1,978	2,492	2,738	2,517	2,539	2,772	2,575
81	1,807	2,276	2,497	2,298	2,318	2,528	2,351	81	2,007	2,529	2,773	2,554	2,576	2,808	2,612
82	1,830	2,306	2,527	2,329	2,349	2,559	2,382	82	2,033	2,563	2,807	2,588	2,611	2,844	2,647
83	1,854	2,336	2,555	2,359	2,379	2,591	2,413	83	2,060	2,596	2,838	2,621	2,644	2,877	2,681
84	1,877	2,366	2,583	2,389	2,408	2,621	2,443	84	2,086	2,628	2,869	2,653	2,677	2,912	2,714
85	1,899	2,393	2,611	2,416	2,437	2,650	2,471	85	2,109	2,659	2,900	2,685	2,708	2,943	2,746
86	1,921	2,418	2,637	2,444	2,464	2,677	2,499	86	2,133	2,689	2,929	2,715	2,738	2,975	2,777
87	1,940	2,445	2,660	2,470	2,491	2,704	2,525	87	2,156	2,716	2,957	2,744	2,768	3,004	2,806
88	1,960	2,470	2,685	2,493	2,516	2,728	2,551	88	2,178	2,744	2,983	2,772	2,795	3,031	2,835
89	1,978	2,493	2,708	2,517	2,539	2,752	2,575	89	2,199	2,770	3,008	2,798	2,821	3,057	2,860
90	1,996	2,515	2,731	2,539	2,562	2,774	2,598	90	2,218	2,795	3,034	2,822	2,846	3,082	2,887
91	2,013	2,536	2,752	2,560	2,583	2,795	2,620	91	2,237	2,818	3,059	2,845	2,869	3,105	2,911
92	2,029	2,555	2,773	2,581	2,602	2,813	2,639	92	2,254	2,838	3,081	2,867	2,892	3,127	2,933
93	2,042	2,574	2,791	2,598	2,621	2,831	2,658	93	2,269	2,859	3,100	2,887	2,912	3,146	2,952
94	2,056	2,590	2,807	2,615	2,638	2,847	2,675	94	2,284	2,877	3,119	2,905	2,931	3,164	2,972
95	2,068	2,605	2,822	2,630	2,653	2,862	2,690	95	2,297	2,893	3,136	2,922	2,949	3,180	2,989
96	2,079	2,620	2,838	2,646	2,669	2,876	2,706	96	2,310	2,911	3,153	2,939	2,966	3,196	3,006
97	2,091	2,635	2,854	2,661	2,685	2,891	2,722	97	2,324	2,928	3,172	2,958	2,983	3,212	3,025
98	2,105	2,651	2,869	2,677	2,700	2,905	2,738	98	2,338	2,946	3,188	2,975	3,000	3,229	3,043
99	2,116	2,667	2,885	2,693	2,716	2,921	2,754	99	2,352	2,962	3,205	2,991	3,018	3,245	3,060

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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RATES EFFECTIVE 11/1/07

MARYLAND

FOR USE IN MARYLAND ZIP CODES: ALL OF STATE

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
0-64	143.08	NA	200.58	NA	NA	NA	NA	0-64	NA	NA	NA	NA	NA	NA	NA
65	117.08	147.50	166.00	149.00	150.33	171.42	152.42	65	130.17	164.00	184.42	165.50	167.00	190.42	169.33
66	117.08	147.50	166.00	149.00	150.33	171.42	152.42	66	130.17	164.00	184.42	165.50	167.00	190.42	169.33
67	117.08	147.50	166.00	149.00	150.33	171.42	152.42	67	130.17	164.00	184.42	165.50	167.00	190.42	169.33
68	122.00	153.75	173.33	155.25	156.58	178.50	158.92	68	135.58	170.83	192.67	172.50	174.00	198.42	176.42
69	127.50	160.58	180.42	162.25	163.67	185.50	166.00	69	141.75	178.50	200.50	180.25	181.83	206.17	184.42
70	132.50	167.00	187.25	168.67	170.17	192.42	172.50	70	147.33	185.67	208.08	187.42	189.08	213.75	191.75
71	137.58	173.33	193.75	175.08	176.58	198.92	179.00	71	152.92	192.75	215.33	194.58	196.17	221.08	199.08
72	142.33	179.42	199.92	181.17	182.75	205.25	185.25	72	158.25	199.42	222.17	201.33	203.08	228.00	205.92
73	146.92	185.08	205.50	187.00	188.58	210.83	191.17	73	163.17	205.58	228.50	207.67	209.58	234.25	212.33
74	151.17	190.42	210.92	192.25	194.00	216.17	196.67	74	167.92	211.58	234.42	213.75	215.50	240.25	218.50
75	155.00	195.25	216.00	197.25	198.83	221.08	201.67	75	172.25	217.00	239.83	219.08	221.00	245.75	224.08
76	158.50	199.75	220.50	201.67	203.42	225.33	206.25	76	176.17	221.83	245.08	224.08	226.08	250.33	229.25
77	161.83	203.92	225.33	206.08	207.75	229.33	210.75	77	180.00	226.75	250.33	228.83	230.83	254.75	234.08
78	165.08	207.83	229.33	210.00	211.83	232.75	214.75	78	183.33	231.08	254.75	233.33	235.33	258.75	238.67
79	167.92	211.50	233.17	213.75	215.50	236.17	218.50	79	186.58	235.08	259.00	237.42	239.50	262.33	242.75
80	170.67	215.08	236.25	217.08	219.08	239.00	222.17	80	189.58	238.92	262.42	241.25	243.33	265.58	246.67
81	173.08	218.00	239.08	220.25	222.17	242.17	225.33	81	192.25	242.33	265.67	244.75	246.75	269.08	250.33
82	175.42	221.00	242.08	223.17	225.25	245.25	228.17	82	194.92	245.58	269.00	248.00	250.25	272.42	253.67
83	177.67	223.83	244.83	226.08	228.00	248.25	231.17	83	197.42	248.75	272.08	251.17	253.42	275.92	256.92
84	179.75	226.58	247.50	228.83	230.83	251.08	234.08	84	199.83	251.83	275.17	254.33	256.58	279.08	260.08
85	182.00	229.33	250.25	231.67	233.58	253.83	236.92	85	202.25	254.75	277.92	257.33	259.58	282.00	263.17
86	184.00	231.83	252.58	234.08	236.25	256.58	239.50	86	204.42	257.58	280.67	260.08	262.42	285.00	266.17
87	185.92	234.33	255.00	236.58	238.75	259.00	242.00	87	206.58	260.42	283.25	263.00	265.25	287.92	269.00
88	187.83	236.58	257.33	239.00	241.08	261.42	244.50	88	208.67	263.00	285.83	265.58	267.83	290.50	271.58
89	189.67	238.92	259.50	241.25	243.42	263.75	246.75	89	210.67	265.50	288.25	268.17	270.42	293.00	274.17
90	191.25	241.00	261.67	243.42	245.50	265.83	249.00	90	212.50	267.75	290.83	270.50	272.83	295.42	276.58
91	192.83	242.92	263.75	245.33	247.50	267.75	251.00	91	214.25	270.00	293.17	272.67	275.17	297.58	278.92
92	194.33	244.83	265.67	247.25	249.42	269.67	252.92	92	215.92	272.08	295.17	274.75	277.17	299.58	281.00
93	195.67	246.58	267.50	249.00	251.17	271.42	254.67	93	217.42	274.00	297.17	276.75	279.17	301.50	283.00
94	196.92	248.08	269.08	250.58	252.83	272.92	256.25	94	218.75	275.75	298.92	278.50	280.92	303.25	284.83
95	198.08	249.67	270.50	252.08	254.25	274.17	257.83	95	220.17	277.33	300.50	280.08	282.50	304.67	286.42
96	199.25	251.08	272.08	253.58	255.75	275.58	259.33	96	221.50	278.92	302.17	281.75	284.17	306.17	288.08
97	200.50	252.58	273.42	255.00	257.33	277.08	260.83	97	222.58	280.58	303.83	283.42	285.75	307.92	289.83
98	201.50	254.08	274.92	256.58	258.83	278.50	262.42	98	224.00	282.33	305.58	285.00	287.50	309.33	291.58
99	202.75	255.50	276.50	258.08	260.42	279.92	263.92	99	225.42	283.92	307.25	286.83	289.25	311.08	293.25

(Add \$25 One-time Policy Fee)

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RATES EFFECTIVE 11/1/07

MARYLAND

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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
0-64	124.42	NA	174.33	NA	NA	NA	NA	0-64	NA	NA	NA	NA	NA	NA	NA
65	101.75	128.25	144.33	129.58	130.58	149.00	132.50	65	113.17	142.58	160.42	144.00	145.17	165.58	147.33
66	101.75	128.25	144.33	129.58	130.58	149.00	132.50	66	113.17	142.58	160.42	144.00	145.17	165.58	147.33
67	101.75	128.25	144.33	129.58	130.58	149.00	132.50	67	113.17	142.58	160.42	144.00	145.17	165.58	147.33
68	106.08	133.67	150.75	135.00	136.25	155.25	138.08	68	117.92	148.58	167.50	150.00	151.33	172.50	153.42
69	110.92	139.75	156.92	141.08	142.25	161.42	144.33	69	123.25	155.25	174.33	156.75	158.17	179.33	160.25
70	115.25	145.25	162.83	146.75	148.00	167.25	150.00	70	128.00	161.42	180.92	163.00	164.42	185.83	166.75
71	119.58	150.75	168.58	152.25	153.58	173.08	155.83	71	132.92	167.58	187.25	169.25	170.67	192.25	173.08
72	123.83	156.00	173.83	157.58	159.00	178.50	161.17	72	137.50	173.33	193.17	175.00	176.50	198.25	179.00
73	127.75	160.92	178.75	162.50	164.00	183.33	166.25	73	141.92	178.83	198.67	180.58	182.08	203.67	184.75
74	131.42	165.58	183.42	167.25	168.67	188.00	171.00	74	145.92	184.00	203.83	185.83	187.33	208.92	189.92
75	134.75	169.83	187.83	171.42	173.00	192.25	175.42	75	149.67	188.67	208.67	190.50	192.17	213.58	194.83
76	137.83	173.58	191.75	175.42	176.92	195.92	179.42	76	153.17	192.92	213.00	194.92	196.58	217.67	199.25
77	140.75	177.42	195.92	179.25	180.75	199.42	183.25	77	156.42	197.17	217.67	199.08	200.75	221.58	203.58
78	143.58	180.83	199.42	182.58	184.17	202.42	186.75	78	159.50	200.83	221.58	202.92	204.58	224.92	207.58
79	145.92	184.00	202.75	185.75	187.33	205.25	189.92	79	162.25	204.42	225.33	206.33	208.25	228.08	211.00
80	148.33	187.00	205.33	188.83	190.42	207.83	193.00	80	164.83	207.67	228.17	209.75	211.58	231.00	214.58
81	150.58	189.67	208.08	191.50	193.17	210.67	195.92	81	167.25	210.75	231.08	212.83	214.67	234.00	217.67
82	152.50	192.17	210.58	194.08	195.75	213.25	198.50	82	169.42	213.58	233.92	215.67	217.58	237.00	220.58
83	154.50	194.67	212.92	196.58	198.25	215.92	201.08	83	171.67	216.33	236.50	218.42	220.33	239.75	223.42
84	156.42	197.17	215.25	199.08	200.67	218.42	203.58	84	173.83	219.00	239.08	221.08	223.08	242.67	226.17
85	158.25	199.42	217.58	201.33	203.08	220.83	205.92	85	175.75	221.58	241.67	223.75	225.67	245.25	228.83
86	160.08	201.50	219.75	203.67	205.33	223.08	208.25	86	177.75	224.08	244.08	226.25	228.17	247.92	231.42
87	161.67	203.75	221.67	205.83	207.58	225.33	210.42	87	179.67	226.33	246.42	228.67	230.67	250.33	233.83
88	163.33	205.83	223.75	207.75	209.67	227.33	212.58	88	181.50	228.67	248.58	231.00	232.92	252.58	236.25
89	164.83	207.75	225.67	209.75	211.58	229.33	214.58	89	183.25	230.83	250.67	233.17	235.08	254.75	238.33
90	166.33	209.58	227.58	211.58	213.50	231.17	216.50	90	184.83	232.92	252.83	235.17	237.17	256.83	240.58
91	167.75	211.33	229.33	213.33	215.25	232.92	218.33	91	186.42	234.83	254.92	237.08	239.08	258.75	242.58
92	169.08	212.92	231.08	215.08	216.83	234.42	219.92	92	187.83	236.50	256.75	238.92	241.00	260.58	244.42
93	170.17	214.50	232.58	216.50	218.42	235.92	221.50	93	189.08	238.25	258.33	240.58	242.67	262.17	246.00
94	171.33	215.83	233.92	217.92	219.83	237.25	222.92	94	190.33	239.75	259.92	242.08	244.25	263.67	247.67
95	172.33	217.08	235.17	219.17	221.08	238.50	224.17	95	191.42	241.08	261.33	243.50	245.75	265.00	249.08
96	173.25	218.33	236.50	220.50	222.42	239.67	225.50	96	192.50	242.58	262.75	244.92	247.17	266.33	250.50
97	174.25	219.58	237.83	221.75	223.75	240.92	226.83	97	193.67	244.00	264.33	246.50	248.58	267.67	252.08
98	175.42	220.92	239.08	223.08	225.00	242.08	228.17	98	194.83	245.50	265.67	247.92	250.00	269.08	253.58
99	176.33	222.25	240.42	224.42	226.33	243.42	229.50	99	196.00	246.83	267.08	249.25	251.50	270.42	255.00

(Add \$25 One-time Policy Fee)