

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: 480-485

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	1,358	1,712	1,950	1,729	1,744	2,024	1,768	65	1,509	1,903	2,167	1,921	1,938	2,250	1,964
66	1,428	1,800	2,034	1,817	1,834	2,107	1,859	66	1,588	2,001	2,260	2,020	2,037	2,341	2,066
67	1,501	1,890	2,127	1,910	1,926	2,197	1,953	67	1,667	2,101	2,363	2,121	2,141	2,440	2,170
68	1,564	1,970	2,222	1,989	2,006	2,288	2,036	68	1,737	2,190	2,468	2,211	2,230	2,542	2,261
69	1,634	2,058	2,313	2,079	2,097	2,377	2,127	69	1,816	2,288	2,569	2,310	2,330	2,642	2,363
70	1,698	2,141	2,400	2,162	2,181	2,465	2,211	70	1,887	2,379	2,666	2,402	2,423	2,738	2,457
71	1,764	2,222	2,484	2,244	2,264	2,549	2,295	71	1,960	2,470	2,759	2,493	2,514	2,834	2,551
72	1,824	2,299	2,562	2,321	2,342	2,631	2,374	72	2,027	2,555	2,846	2,580	2,603	2,922	2,639
73	1,883	2,372	2,633	2,395	2,416	2,702	2,450	73	2,092	2,635	2,927	2,661	2,685	3,002	2,722
74	1,936	2,440	2,703	2,464	2,485	2,771	2,520	74	2,152	2,712	3,004	2,738	2,762	3,079	2,800
75	1,985	2,502	2,768	2,527	2,548	2,834	2,584	75	2,206	2,780	3,074	2,807	2,832	3,149	2,871
76	2,031	2,559	2,825	2,584	2,607	2,887	2,643	76	2,257	2,843	3,140	2,871	2,897	3,207	2,937
77	2,075	2,614	2,887	2,640	2,663	2,939	2,701	77	2,306	2,905	3,207	2,933	2,958	3,265	3,000
78	2,115	2,664	2,939	2,691	2,715	2,983	2,752	78	2,349	2,961	3,265	2,990	3,016	3,315	3,058
79	2,152	2,710	2,988	2,738	2,762	3,025	2,800	79	2,391	3,013	3,319	3,042	3,069	3,361	3,111
80	2,187	2,755	3,027	2,782	2,807	3,063	2,846	80	2,429	3,062	3,363	3,091	3,118	3,403	3,161
81	2,218	2,794	3,065	2,822	2,846	3,104	2,887	81	2,464	3,105	3,405	3,136	3,163	3,448	3,207
82	2,247	2,832	3,102	2,860	2,885	3,143	2,925	82	2,498	3,147	3,447	3,178	3,206	3,492	3,251
83	2,276	2,869	3,137	2,897	2,922	3,181	2,962	83	2,530	3,188	3,486	3,219	3,247	3,535	3,293
84	2,304	2,904	3,172	2,933	2,958	3,217	3,000	84	2,561	3,227	3,525	3,259	3,287	3,576	3,333
85	2,332	2,939	3,206	2,968	2,993	3,254	3,035	85	2,591	3,265	3,562	3,297	3,326	3,615	3,373
86	2,358	2,971	3,237	3,000	3,027	3,287	3,069	86	2,619	3,301	3,597	3,333	3,363	3,653	3,410
87	2,383	3,003	3,268	3,032	3,059	3,319	3,101	87	2,647	3,336	3,630	3,370	3,399	3,689	3,447
88	2,407	3,032	3,297	3,063	3,090	3,350	3,133	88	2,674	3,370	3,664	3,403	3,433	3,723	3,480
89	2,430	3,062	3,325	3,091	3,119	3,380	3,163	89	2,699	3,402	3,695	3,436	3,465	3,755	3,514
90	2,451	3,088	3,353	3,119	3,146	3,406	3,191	90	2,723	3,431	3,727	3,466	3,496	3,786	3,545
91	2,471	3,114	3,380	3,144	3,172	3,431	3,216	91	2,745	3,459	3,756	3,494	3,525	3,814	3,574
92	2,491	3,137	3,405	3,168	3,196	3,455	3,241	92	2,766	3,486	3,783	3,521	3,552	3,839	3,601
93	2,507	3,160	3,427	3,191	3,219	3,478	3,263	93	2,786	3,511	3,808	3,546	3,577	3,864	3,626
94	2,524	3,179	3,448	3,212	3,240	3,497	3,284	94	2,804	3,534	3,830	3,569	3,599	3,885	3,650
95	2,538	3,199	3,466	3,230	3,258	3,514	3,304	95	2,821	3,555	3,851	3,590	3,620	3,905	3,671
96	2,554	3,217	3,486	3,249	3,277	3,532	3,324	96	2,838	3,574	3,872	3,611	3,641	3,924	3,692
97	2,569	3,237	3,504	3,268	3,297	3,550	3,343	97	2,853	3,595	3,893	3,632	3,662	3,945	3,714
98	2,583	3,255	3,524	3,287	3,317	3,569	3,363	98	2,870	3,618	3,916	3,653	3,685	3,965	3,737
99	2,598	3,275	3,543	3,307	3,336	3,587	3,382	99	2,888	3,639	3,937	3,675	3,706	3,986	3,758

(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 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: 486-489, 492

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	1,116	1,406	1,602	1,420	1,433	1,663	1,452	65	1,240	1,563	1,780	1,578	1,592	1,848	1,613
66	1,173	1,479	1,671	1,493	1,507	1,731	1,527	66	1,304	1,643	1,856	1,659	1,673	1,923	1,697
67	1,233	1,553	1,747	1,569	1,582	1,804	1,604	67	1,370	1,726	1,941	1,742	1,758	2,004	1,783
68	1,285	1,618	1,825	1,634	1,648	1,879	1,672	68	1,427	1,799	2,027	1,816	1,832	2,088	1,857
69	1,342	1,691	1,900	1,708	1,723	1,953	1,747	69	1,492	1,879	2,110	1,898	1,914	2,170	1,941
70	1,395	1,758	1,971	1,776	1,792	2,025	1,816	70	1,550	1,954	2,190	1,973	1,991	2,249	2,018
71	1,449	1,825	2,040	1,843	1,860	2,094	1,885	71	1,610	2,029	2,267	2,048	2,065	2,328	2,095
72	1,498	1,888	2,105	1,907	1,924	2,161	1,950	72	1,665	2,099	2,338	2,119	2,138	2,400	2,168
73	1,547	1,948	2,163	1,968	1,985	2,220	2,013	73	1,718	2,164	2,405	2,186	2,206	2,466	2,236
74	1,590	2,004	2,221	2,024	2,041	2,276	2,070	74	1,768	2,228	2,468	2,249	2,269	2,529	2,300
75	1,631	2,055	2,274	2,076	2,093	2,328	2,123	75	1,812	2,284	2,525	2,306	2,326	2,586	2,359
76	1,669	2,102	2,321	2,123	2,141	2,371	2,171	76	1,854	2,336	2,579	2,359	2,379	2,635	2,413
77	1,704	2,147	2,371	2,169	2,187	2,414	2,218	77	1,894	2,386	2,635	2,409	2,430	2,682	2,464
78	1,738	2,188	2,414	2,210	2,230	2,451	2,261	78	1,930	2,432	2,682	2,456	2,477	2,723	2,512
79	1,768	2,226	2,454	2,249	2,269	2,485	2,300	79	1,964	2,475	2,727	2,499	2,521	2,761	2,555
80	1,796	2,263	2,486	2,285	2,306	2,516	2,338	80	1,995	2,515	2,762	2,539	2,561	2,796	2,597
81	1,822	2,295	2,517	2,318	2,338	2,550	2,371	81	2,024	2,551	2,797	2,576	2,598	2,832	2,635
82	1,846	2,326	2,548	2,349	2,370	2,582	2,402	82	2,052	2,585	2,831	2,611	2,634	2,868	2,670
83	1,870	2,356	2,577	2,379	2,400	2,613	2,433	83	2,078	2,619	2,864	2,644	2,667	2,904	2,705
84	1,893	2,385	2,606	2,409	2,430	2,643	2,464	84	2,103	2,651	2,896	2,677	2,700	2,937	2,738
85	1,916	2,414	2,634	2,438	2,459	2,673	2,493	85	2,129	2,682	2,926	2,708	2,732	2,969	2,770
86	1,937	2,440	2,659	2,464	2,486	2,700	2,521	86	2,152	2,712	2,954	2,738	2,762	3,000	2,801
87	1,957	2,467	2,684	2,491	2,513	2,727	2,547	87	2,175	2,740	2,982	2,768	2,792	3,030	2,831
88	1,977	2,491	2,708	2,516	2,538	2,752	2,574	88	2,197	2,768	3,010	2,796	2,820	3,058	2,859
89	1,996	2,515	2,731	2,539	2,562	2,776	2,598	89	2,217	2,795	3,035	2,822	2,846	3,084	2,887
90	2,014	2,537	2,754	2,562	2,584	2,798	2,621	90	2,237	2,819	3,061	2,847	2,872	3,110	2,912
91	2,030	2,558	2,776	2,583	2,606	2,819	2,642	91	2,255	2,842	3,085	2,870	2,896	3,133	2,936
92	2,046	2,577	2,797	2,602	2,625	2,838	2,662	92	2,272	2,864	3,107	2,892	2,918	3,153	2,958
93	2,060	2,596	2,815	2,621	2,644	2,857	2,681	93	2,289	2,884	3,128	2,913	2,938	3,174	2,979
94	2,073	2,612	2,832	2,638	2,661	2,873	2,698	94	2,303	2,903	3,146	2,931	2,957	3,191	2,998
95	2,085	2,628	2,847	2,653	2,676	2,887	2,714	95	2,317	2,920	3,164	2,949	2,974	3,207	3,015
96	2,098	2,643	2,864	2,669	2,692	2,901	2,730	96	2,331	2,936	3,181	2,966	2,991	3,223	3,033
97	2,110	2,659	2,878	2,684	2,708	2,916	2,746	97	2,344	2,953	3,198	2,983	3,008	3,241	3,051
98	2,122	2,674	2,895	2,700	2,724	2,931	2,762	98	2,358	2,972	3,217	3,000	3,027	3,257	3,069
99	2,134	2,690	2,911	2,716	2,740	2,946	2,778	99	2,372	2,989	3,234	3,019	3,044	3,274	3,087

(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 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: ALL EXCEPT 480-489, 492

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	970	1,223	1,393	1,235	1,246	1,446	1,263	65	1,078	1,359	1,548	1,372	1,384	1,607	1,403
66	1,020	1,286	1,453	1,298	1,310	1,505	1,328	66	1,134	1,429	1,614	1,443	1,455	1,672	1,476
67	1,072	1,350	1,519	1,364	1,376	1,569	1,395	67	1,191	1,501	1,688	1,515	1,529	1,743	1,550
68	1,117	1,407	1,587	1,421	1,433	1,634	1,454	68	1,241	1,564	1,763	1,579	1,593	1,816	1,615
69	1,167	1,470	1,652	1,485	1,498	1,698	1,519	69	1,297	1,634	1,835	1,650	1,664	1,887	1,688
70	1,213	1,529	1,714	1,544	1,558	1,761	1,579	70	1,348	1,699	1,904	1,716	1,731	1,956	1,755
71	1,260	1,587	1,774	1,603	1,617	1,821	1,639	71	1,400	1,764	1,971	1,781	1,796	2,024	1,822
72	1,303	1,642	1,830	1,658	1,673	1,879	1,696	72	1,448	1,825	2,033	1,843	1,859	2,087	1,885
73	1,345	1,694	1,881	1,711	1,726	1,930	1,750	73	1,494	1,882	2,091	1,901	1,918	2,144	1,944
74	1,383	1,743	1,931	1,760	1,775	1,979	1,800	74	1,537	1,937	2,146	1,956	1,973	2,199	2,000
75	1,418	1,787	1,977	1,805	1,820	2,024	1,846	75	1,576	1,986	2,196	2,005	2,023	2,249	2,051
76	1,451	1,828	2,018	1,846	1,862	2,062	1,888	76	1,612	2,031	2,243	2,051	2,069	2,291	2,098
77	1,482	1,867	2,062	1,886	1,902	2,099	1,929	77	1,647	2,075	2,291	2,095	2,113	2,332	2,143
78	1,511	1,903	2,099	1,922	1,939	2,131	1,966	78	1,678	2,115	2,332	2,136	2,154	2,368	2,184
79	1,537	1,936	2,134	1,956	1,973	2,161	2,000	79	1,708	2,152	2,371	2,173	2,192	2,401	2,222
80	1,562	1,968	2,162	1,987	2,005	2,188	2,033	80	1,735	2,187	2,402	2,208	2,227	2,431	2,258
81	1,584	1,996	2,189	2,016	2,033	2,217	2,062	81	1,760	2,218	2,432	2,240	2,259	2,463	2,291
82	1,605	2,023	2,216	2,043	2,061	2,245	2,089	82	1,784	2,248	2,462	2,270	2,290	2,494	2,322
83	1,626	2,049	2,241	2,069	2,087	2,272	2,116	83	1,807	2,277	2,490	2,299	2,319	2,525	2,352
84	1,646	2,074	2,266	2,095	2,113	2,298	2,143	84	1,829	2,305	2,518	2,328	2,348	2,554	2,381
85	1,666	2,099	2,290	2,120	2,138	2,324	2,168	85	1,851	2,332	2,544	2,355	2,376	2,582	2,409
86	1,684	2,122	2,312	2,143	2,162	2,348	2,192	86	1,871	2,358	2,569	2,381	2,402	2,609	2,436
87	1,702	2,145	2,334	2,166	2,185	2,371	2,215	87	1,891	2,383	2,593	2,407	2,428	2,635	2,462
88	1,719	2,166	2,355	2,188	2,207	2,393	2,238	88	1,910	2,407	2,617	2,431	2,452	2,659	2,486
89	1,736	2,187	2,375	2,208	2,228	2,414	2,259	89	1,928	2,430	2,639	2,454	2,475	2,682	2,510
90	1,751	2,206	2,395	2,228	2,247	2,433	2,279	90	1,945	2,451	2,662	2,476	2,497	2,704	2,532
91	1,765	2,224	2,414	2,246	2,266	2,451	2,297	91	1,961	2,471	2,683	2,496	2,518	2,724	2,553
92	1,779	2,241	2,432	2,263	2,283	2,468	2,315	92	1,976	2,490	2,702	2,515	2,537	2,742	2,572
93	1,791	2,257	2,448	2,279	2,299	2,484	2,331	93	1,990	2,508	2,720	2,533	2,555	2,760	2,590
94	1,803	2,271	2,463	2,294	2,314	2,498	2,346	94	2,003	2,524	2,736	2,549	2,571	2,775	2,607
95	1,813	2,285	2,476	2,307	2,327	2,510	2,360	95	2,015	2,539	2,751	2,564	2,586	2,789	2,622
96	1,824	2,298	2,490	2,321	2,341	2,523	2,374	96	2,027	2,553	2,766	2,579	2,601	2,803	2,637
97	1,835	2,312	2,503	2,334	2,355	2,536	2,388	97	2,038	2,568	2,781	2,594	2,616	2,818	2,653
98	1,845	2,325	2,517	2,348	2,369	2,549	2,402	98	2,050	2,584	2,797	2,609	2,632	2,832	2,669
99	1,856	2,339	2,531	2,362	2,383	2,562	2,416	99	2,063	2,599	2,812	2,625	2,647	2,847	2,684

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: 480-485

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	1,182	1,488	1,695	1,504	1,516	1,760	1,537	65	1,313	1,653	1,884	1,670	1,686	1,956	1,708
66	1,242	1,565	1,768	1,581	1,595	1,833	1,617	66	1,380	1,739	1,966	1,756	1,771	2,036	1,796
67	1,305	1,644	1,849	1,660	1,674	1,910	1,698	67	1,450	1,827	2,055	1,845	1,861	2,122	1,887
68	1,359	1,714	1,932	1,730	1,746	1,989	1,770	68	1,511	1,904	2,146	1,922	1,939	2,211	1,966
69	1,421	1,791	2,010	1,807	1,823	2,068	1,849	69	1,579	1,989	2,234	2,009	2,026	2,297	2,054
70	1,477	1,862	2,086	1,880	1,896	2,143	1,922	70	1,641	2,068	2,318	2,089	2,107	2,381	2,136
71	1,533	1,932	2,160	1,952	1,968	2,218	1,996	71	1,704	2,148	2,400	2,169	2,187	2,464	2,218
72	1,586	1,999	2,227	2,019	2,037	2,288	2,065	72	1,763	2,222	2,475	2,243	2,262	2,541	2,295
73	1,637	2,062	2,290	2,083	2,101	2,349	2,131	73	1,819	2,292	2,545	2,314	2,334	2,610	2,367
74	1,684	2,122	2,351	2,143	2,162	2,409	2,191	74	1,870	2,358	2,612	2,381	2,401	2,677	2,435
75	1,726	2,176	2,407	2,197	2,216	2,464	2,247	75	1,918	2,418	2,674	2,442	2,463	2,737	2,496
76	1,765	2,225	2,457	2,247	2,267	2,510	2,299	76	1,963	2,472	2,730	2,498	2,519	2,789	2,554
77	1,805	2,274	2,510	2,296	2,316	2,555	2,348	77	2,005	2,526	2,789	2,551	2,573	2,839	2,608
78	1,840	2,317	2,555	2,339	2,360	2,594	2,394	78	2,044	2,575	2,839	2,600	2,622	2,883	2,660
79	1,870	2,358	2,598	2,380	2,401	2,631	2,435	79	2,079	2,619	2,887	2,645	2,668	2,923	2,705
80	1,901	2,395	2,632	2,419	2,440	2,664	2,474	80	2,113	2,661	2,925	2,688	2,712	2,960	2,750
81	1,929	2,430	2,666	2,454	2,475	2,699	2,510	81	2,143	2,701	2,961	2,727	2,751	2,999	2,789
82	1,954	2,463	2,698	2,486	2,509	2,733	2,544	82	2,171	2,737	2,997	2,764	2,787	3,037	2,827
83	1,980	2,495	2,729	2,519	2,541	2,766	2,576	83	2,199	2,772	3,031	2,799	2,824	3,073	2,863
84	2,005	2,526	2,758	2,551	2,572	2,799	2,608	84	2,227	2,806	3,065	2,834	2,859	3,109	2,898
85	2,027	2,555	2,787	2,580	2,603	2,829	2,639	85	2,253	2,839	3,097	2,867	2,892	3,143	2,933
86	2,051	2,583	2,815	2,610	2,632	2,859	2,668	86	2,278	2,871	3,128	2,899	2,925	3,177	2,965
87	2,072	2,611	2,841	2,638	2,660	2,887	2,696	87	2,303	2,901	3,157	2,930	2,955	3,207	2,996
88	2,093	2,638	2,867	2,663	2,687	2,913	2,724	88	2,325	2,930	3,185	2,960	2,985	3,237	3,027
89	2,113	2,663	2,892	2,688	2,712	2,939	2,750	89	2,348	2,958	3,213	2,988	3,013	3,265	3,055
90	2,132	2,685	2,916	2,712	2,736	2,962	2,775	90	2,369	2,985	3,240	3,014	3,039	3,291	3,083
91	2,149	2,708	2,939	2,734	2,758	2,985	2,797	91	2,388	3,009	3,266	3,038	3,065	3,315	3,108
92	2,166	2,729	2,961	2,755	2,779	3,004	2,818	92	2,407	3,031	3,290	3,062	3,088	3,339	3,132
93	2,181	2,748	2,981	2,775	2,799	3,024	2,838	93	2,423	3,053	3,311	3,083	3,109	3,360	3,153
94	2,195	2,765	2,997	2,793	2,817	3,041	2,856	94	2,439	3,073	3,331	3,102	3,130	3,378	3,174
95	2,208	2,782	3,014	2,808	2,834	3,056	2,873	95	2,453	3,090	3,349	3,121	3,149	3,395	3,192
96	2,220	2,797	3,031	2,825	2,850	3,072	2,890	96	2,467	3,108	3,367	3,139	3,167	3,413	3,210
97	2,233	2,814	3,048	2,842	2,867	3,087	2,906	97	2,482	3,126	3,387	3,158	3,185	3,430	3,230
98	2,247	2,831	3,065	2,859	2,884	3,102	2,925	98	2,496	3,146	3,405	3,177	3,205	3,448	3,249
99	2,260	2,848	3,081	2,876	2,901	3,119	2,941	99	2,512	3,164	3,423	3,195	3,223	3,465	3,268

(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 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: 486-489, 492

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	971	1,222	1,393	1,235	1,245	1,446	1,263	65	1,079	1,358	1,548	1,372	1,385	1,607	1,403
66	1,020	1,286	1,452	1,298	1,310	1,505	1,328	66	1,134	1,428	1,615	1,442	1,455	1,672	1,475
67	1,072	1,350	1,519	1,364	1,375	1,569	1,395	67	1,191	1,501	1,688	1,516	1,528	1,743	1,550
68	1,117	1,408	1,587	1,421	1,434	1,634	1,454	68	1,241	1,564	1,763	1,579	1,593	1,816	1,615
69	1,167	1,471	1,651	1,485	1,497	1,699	1,519	69	1,297	1,634	1,835	1,650	1,664	1,887	1,687
70	1,213	1,530	1,714	1,544	1,557	1,761	1,579	70	1,348	1,699	1,904	1,716	1,731	1,956	1,755
71	1,259	1,587	1,774	1,603	1,617	1,822	1,640	71	1,400	1,764	1,971	1,781	1,796	2,024	1,822
72	1,303	1,642	1,830	1,658	1,673	1,879	1,696	72	1,448	1,825	2,033	1,842	1,858	2,087	1,885
73	1,344	1,694	1,881	1,711	1,726	1,930	1,750	73	1,494	1,883	2,091	1,901	1,917	2,144	1,945
74	1,383	1,743	1,931	1,761	1,776	1,979	1,800	74	1,536	1,937	2,146	1,956	1,972	2,199	2,000
75	1,418	1,787	1,977	1,804	1,820	2,024	1,846	75	1,576	1,986	2,197	2,006	2,023	2,248	2,050
76	1,450	1,827	2,018	1,846	1,862	2,062	1,888	76	1,612	2,031	2,243	2,052	2,069	2,291	2,098
77	1,482	1,868	2,062	1,886	1,902	2,099	1,929	77	1,647	2,075	2,291	2,095	2,114	2,332	2,142
78	1,511	1,903	2,099	1,922	1,939	2,131	1,967	78	1,679	2,115	2,332	2,136	2,154	2,368	2,185
79	1,536	1,937	2,134	1,955	1,972	2,161	2,000	79	1,708	2,152	2,371	2,172	2,192	2,401	2,222
80	1,562	1,968	2,162	1,987	2,004	2,188	2,032	80	1,735	2,186	2,402	2,208	2,228	2,431	2,259
81	1,585	1,996	2,190	2,016	2,033	2,217	2,062	81	1,761	2,218	2,432	2,240	2,260	2,463	2,291
82	1,605	2,023	2,216	2,042	2,061	2,245	2,090	82	1,784	2,248	2,462	2,270	2,290	2,494	2,322
83	1,626	2,049	2,241	2,069	2,087	2,272	2,116	83	1,807	2,277	2,490	2,299	2,320	2,524	2,352
84	1,647	2,075	2,266	2,095	2,113	2,299	2,142	84	1,830	2,305	2,517	2,328	2,348	2,554	2,381
85	1,665	2,099	2,290	2,119	2,138	2,324	2,168	85	1,850	2,332	2,544	2,355	2,376	2,582	2,409
86	1,685	2,122	2,313	2,144	2,162	2,348	2,192	86	1,871	2,359	2,569	2,382	2,402	2,609	2,436
87	1,702	2,145	2,333	2,167	2,185	2,371	2,215	87	1,892	2,383	2,593	2,407	2,428	2,635	2,461
88	1,719	2,167	2,355	2,187	2,207	2,393	2,238	88	1,910	2,407	2,616	2,431	2,452	2,659	2,486
89	1,735	2,187	2,376	2,208	2,228	2,414	2,259	89	1,929	2,430	2,639	2,454	2,475	2,682	2,509
90	1,751	2,206	2,395	2,228	2,247	2,433	2,279	90	1,946	2,452	2,661	2,476	2,497	2,704	2,532
91	1,765	2,224	2,414	2,246	2,266	2,452	2,298	91	1,962	2,471	2,683	2,496	2,517	2,723	2,553
92	1,779	2,241	2,432	2,263	2,283	2,468	2,315	92	1,977	2,490	2,703	2,515	2,537	2,743	2,573
93	1,792	2,257	2,448	2,279	2,299	2,484	2,331	93	1,991	2,508	2,720	2,532	2,554	2,760	2,590
94	1,803	2,271	2,462	2,294	2,314	2,498	2,346	94	2,003	2,524	2,736	2,548	2,571	2,775	2,607
95	1,814	2,285	2,476	2,307	2,328	2,510	2,360	95	2,015	2,538	2,751	2,563	2,586	2,789	2,622
96	1,824	2,298	2,490	2,321	2,341	2,523	2,374	96	2,026	2,553	2,766	2,578	2,601	2,804	2,637
97	1,834	2,312	2,504	2,335	2,355	2,536	2,387	97	2,039	2,568	2,782	2,594	2,616	2,818	2,653
98	1,846	2,325	2,517	2,348	2,369	2,548	2,402	98	2,050	2,584	2,797	2,609	2,632	2,832	2,669
99	1,856	2,339	2,531	2,362	2,383	2,562	2,416	99	2,063	2,599	2,812	2,624	2,647	2,846	2,684

(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 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: ALL EXCEPT 480-489, 492

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	844	1,063	1,211	1,074	1,083	1,257	1,098	65	938	1,181	1,346	1,193	1,204	1,397	1,220
66	887	1,118	1,263	1,129	1,139	1,309	1,155	66	986	1,242	1,404	1,254	1,265	1,454	1,283
67	932	1,174	1,321	1,186	1,196	1,364	1,213	67	1,036	1,305	1,468	1,318	1,329	1,516	1,348
68	971	1,224	1,380	1,236	1,247	1,421	1,264	68	1,079	1,360	1,533	1,373	1,385	1,579	1,404
69	1,015	1,279	1,436	1,291	1,302	1,477	1,321	69	1,128	1,421	1,596	1,435	1,447	1,641	1,467
70	1,055	1,330	1,490	1,343	1,354	1,531	1,373	70	1,172	1,477	1,656	1,492	1,505	1,701	1,526
71	1,095	1,380	1,543	1,394	1,406	1,584	1,426	71	1,217	1,534	1,714	1,549	1,562	1,760	1,584
72	1,133	1,428	1,591	1,442	1,455	1,634	1,475	72	1,259	1,587	1,768	1,602	1,616	1,815	1,639
73	1,169	1,473	1,636	1,488	1,501	1,678	1,522	73	1,299	1,637	1,818	1,653	1,667	1,864	1,691
74	1,203	1,516	1,679	1,531	1,544	1,721	1,565	74	1,336	1,684	1,866	1,701	1,715	1,912	1,739
75	1,233	1,554	1,719	1,569	1,583	1,760	1,605	75	1,370	1,727	1,910	1,744	1,759	1,955	1,783
76	1,261	1,589	1,755	1,605	1,619	1,793	1,642	76	1,402	1,766	1,950	1,784	1,799	1,992	1,824
77	1,289	1,624	1,793	1,640	1,654	1,825	1,677	77	1,432	1,804	1,992	1,822	1,838	2,028	1,863
78	1,314	1,655	1,825	1,671	1,686	1,853	1,710	78	1,460	1,839	2,028	1,857	1,873	2,059	1,900
79	1,336	1,684	1,856	1,700	1,715	1,879	1,739	79	1,485	1,871	2,062	1,889	1,906	2,088	1,932
80	1,358	1,711	1,880	1,728	1,743	1,903	1,767	80	1,509	1,901	2,089	1,920	1,937	2,114	1,964
81	1,378	1,736	1,904	1,753	1,768	1,928	1,793	81	1,531	1,929	2,115	1,948	1,965	2,142	1,992
82	1,396	1,759	1,927	1,776	1,792	1,952	1,817	82	1,551	1,955	2,141	1,974	1,991	2,169	2,019
83	1,414	1,782	1,949	1,799	1,815	1,976	1,840	83	1,571	1,980	2,165	1,999	2,017	2,195	2,045
84	1,432	1,804	1,970	1,822	1,837	1,999	1,863	84	1,591	2,004	2,189	2,024	2,042	2,221	2,070
85	1,448	1,825	1,991	1,843	1,859	2,021	1,885	85	1,609	2,028	2,212	2,048	2,066	2,245	2,095
86	1,465	1,845	2,011	1,864	1,880	2,042	1,906	86	1,627	2,051	2,234	2,071	2,089	2,269	2,118
87	1,480	1,865	2,029	1,884	1,900	2,062	1,926	87	1,645	2,072	2,255	2,093	2,111	2,291	2,140
88	1,495	1,884	2,048	1,902	1,919	2,081	1,946	88	1,661	2,093	2,275	2,114	2,132	2,312	2,162
89	1,509	1,902	2,066	1,920	1,937	2,099	1,964	89	1,677	2,113	2,295	2,134	2,152	2,332	2,182
90	1,523	1,918	2,083	1,937	1,954	2,116	1,982	90	1,692	2,132	2,314	2,153	2,171	2,351	2,202
91	1,535	1,934	2,099	1,953	1,970	2,132	1,998	91	1,706	2,149	2,333	2,170	2,189	2,368	2,220
92	1,547	1,949	2,115	1,968	1,985	2,146	2,013	92	1,719	2,165	2,350	2,187	2,206	2,385	2,237
93	1,558	1,963	2,129	1,982	1,999	2,160	2,027	93	1,731	2,181	2,365	2,202	2,221	2,400	2,252
94	1,568	1,975	2,141	1,995	2,012	2,172	2,040	94	1,742	2,195	2,379	2,216	2,236	2,413	2,267
95	1,577	1,987	2,153	2,006	2,024	2,183	2,052	95	1,752	2,207	2,392	2,229	2,249	2,425	2,280
96	1,586	1,998	2,165	2,018	2,036	2,194	2,064	96	1,762	2,220	2,405	2,242	2,262	2,438	2,293
97	1,595	2,010	2,177	2,030	2,048	2,205	2,076	97	1,773	2,233	2,419	2,256	2,275	2,450	2,307
98	1,605	2,022	2,189	2,042	2,060	2,216	2,089	98	1,783	2,247	2,432	2,269	2,289	2,463	2,321
99	1,614	2,034	2,201	2,054	2,072	2,228	2,101	99	1,794	2,260	2,445	2,282	2,302	2,475	2,334

(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 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: 480-485

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	113.17	142.67	162.50	144.08	145.33	168.67	147.33	65	125.75	158.58	180.58	160.08	161.50	187.50	163.67
66	119.00	150.00	169.50	151.42	152.83	175.58	154.92	66	132.33	166.75	188.33	168.33	169.75	195.08	172.17
67	125.08	157.50	177.25	159.17	160.50	183.08	162.75	67	138.92	175.08	196.92	176.75	178.42	203.33	180.83
68	130.33	164.17	185.17	165.75	167.17	190.67	169.67	68	144.75	182.50	205.67	184.25	185.83	211.83	188.42
69	136.17	171.50	192.75	173.25	174.75	198.08	177.25	69	151.33	190.67	214.08	192.50	194.17	220.17	196.92
70	141.50	178.42	200.00	180.17	181.75	205.42	184.25	70	157.25	198.25	222.17	200.17	201.92	228.17	204.75
71	147.00	185.17	207.00	187.00	188.67	212.42	191.25	71	163.33	205.83	229.92	207.75	209.50	236.17	212.58
72	152.00	191.58	213.50	193.42	195.17	219.25	197.83	72	168.92	212.92	237.17	215.00	216.92	243.50	219.92
73	156.92	197.67	219.42	199.58	201.33	225.17	204.17	73	174.33	219.58	243.92	221.75	223.75	250.17	226.83
74	161.33	203.33	225.25	205.33	207.08	230.92	210.00	74	179.33	226.00	250.33	228.17	230.17	256.58	233.33
75	165.42	208.50	230.67	210.58	212.33	236.17	215.33	75	183.83	231.67	256.17	233.92	236.00	262.42	239.25
76	169.25	213.25	235.42	215.33	217.25	240.58	220.25	76	188.08	236.92	261.67	239.25	241.42	267.25	244.75
77	172.92	217.83	240.58	220.00	221.92	244.92	225.08	77	192.17	242.08	267.25	244.42	246.50	272.08	250.00
78	176.25	222.00	244.92	224.25	226.25	248.58	229.33	78	195.75	246.75	272.08	249.17	251.33	276.25	254.83
79	179.33	225.83	249.00	228.17	230.17	252.08	233.33	79	199.25	251.08	276.58	253.50	255.75	280.08	259.25
80	182.25	229.58	252.25	231.83	233.92	255.25	237.17	80	202.42	255.17	280.25	257.58	259.83	283.58	263.42
81	184.83	232.83	255.42	235.17	237.17	258.67	240.58	81	205.33	258.75	283.75	261.33	263.58	287.33	267.25
82	187.25	236.00	258.50	238.33	240.42	261.92	243.75	82	208.17	262.25	287.25	264.83	267.17	291.00	270.92
83	189.67	239.08	261.42	241.42	243.50	265.08	246.83	83	210.83	265.67	290.50	268.25	270.58	294.58	274.42
84	192.00	242.00	264.33	244.42	246.50	268.08	250.00	84	213.42	268.92	293.75	271.58	273.92	298.00	277.75
85	194.33	244.92	267.17	247.33	249.42	271.17	252.92	85	215.92	272.08	296.83	274.75	277.17	301.25	281.08
86	196.50	247.58	269.75	250.00	252.25	273.92	255.75	86	218.25	275.08	299.75	277.75	280.25	304.42	284.17
87	198.58	250.25	272.33	252.67	254.92	276.58	258.42	87	220.58	278.00	302.50	280.83	283.25	307.42	287.25
88	200.58	252.67	274.75	255.25	257.50	279.17	261.08	88	222.83	280.83	305.33	283.58	286.08	310.25	290.00
89	202.50	255.17	277.08	257.58	259.92	281.67	263.58	89	224.92	283.50	307.92	286.33	288.75	312.92	292.83
90	204.25	257.33	279.42	259.92	262.17	283.83	265.92	90	226.92	285.92	310.58	288.83	291.33	315.50	295.42
91	205.92	259.50	281.67	262.00	264.33	285.92	268.00	91	228.75	288.25	313.00	291.17	293.75	317.83	297.83
92	207.58	261.42	283.75	264.00	266.33	287.92	270.08	92	230.50	290.50	315.25	293.42	296.00	319.92	300.08
93	208.92	263.33	285.58	265.92	268.25	289.83	271.92	93	232.17	292.58	317.33	295.50	298.08	322.00	302.17
94	210.33	264.92	287.33	267.67	270.00	291.42	273.67	94	233.67	294.50	319.17	297.42	299.92	323.75	304.17
95	211.50	266.58	288.83	269.17	271.50	292.83	275.33	95	235.08	296.25	320.92	299.17	301.67	325.42	305.92
96	212.83	268.08	290.50	270.75	273.08	294.33	277.00	96	236.50	297.83	322.67	300.92	303.42	327.00	307.67
97	214.08	269.75	292.00	272.33	274.75	295.83	278.58	97	237.75	299.58	324.42	302.67	305.17	328.75	309.50
98	215.25	271.25	293.67	273.92	276.42	297.42	280.25	98	239.17	301.50	326.33	304.42	307.08	330.42	311.42
99	216.50	272.92	295.25	275.58	278.00	298.92	281.83	99	240.67	303.25	328.08	306.25	308.83	332.17	313.17

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: 486-489, 492

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	93.00	117.17	133.50	118.33	119.42	138.58	121.00	65	103.33	130.25	148.33	131.50	132.67	154.00	134.42
66	97.75	123.25	139.25	124.42	125.58	144.25	127.25	66	108.67	136.92	154.67	138.25	139.42	160.25	141.42
67	102.75	129.42	145.58	130.75	131.83	150.33	133.67	67	114.17	143.83	161.75	145.17	146.50	167.00	148.58
68	107.08	134.83	152.08	136.17	137.33	156.58	139.33	68	118.92	149.92	168.92	151.33	152.67	174.00	154.75
69	111.83	140.92	158.33	142.33	143.58	162.75	145.58	69	124.33	156.58	175.83	158.17	159.50	180.83	161.75
70	116.25	146.50	164.25	148.00	149.33	168.75	151.33	70	129.17	162.83	182.50	164.42	165.92	187.42	168.17
71	120.75	152.08	170.00	153.58	155.00	174.50	157.08	71	134.17	169.08	188.92	170.67	172.08	194.00	174.58
72	124.83	157.33	175.42	158.92	160.33	180.08	162.50	72	138.75	174.92	194.83	176.58	178.17	200.00	180.67
73	128.92	162.33	180.25	164.00	165.42	185.00	167.75	73	143.17	180.33	200.42	182.17	183.83	205.50	186.33
74	132.50	167.00	185.08	168.67	170.08	189.67	172.50	74	147.33	185.67	205.67	187.42	189.08	210.75	191.67
75	135.92	171.25	189.50	173.00	174.42	194.00	176.92	75	151.00	190.33	210.42	192.17	193.83	215.50	196.58
76	139.08	175.17	193.42	176.92	178.42	197.58	180.92	76	154.50	194.67	214.92	196.58	198.25	219.58	201.08
77	142.00	178.92	197.58	180.75	182.25	201.17	184.83	77	157.83	198.83	219.58	200.75	202.50	223.50	205.33
78	144.83	182.33	201.17	184.17	185.83	204.25	188.42	78	160.83	202.67	223.50	204.67	206.42	226.92	209.33
79	147.33	185.50	204.50	187.42	189.08	207.08	191.67	79	163.67	206.25	227.25	208.25	210.08	230.08	212.92
80	149.67	188.58	207.17	190.42	192.17	209.67	194.83	80	166.25	209.58	230.17	211.58	213.42	233.00	216.42
81	151.83	191.25	209.75	193.17	194.83	212.50	197.58	81	168.67	212.58	233.08	214.67	216.50	236.00	219.58
82	153.83	193.83	212.33	195.75	197.50	215.17	200.17	82	171.00	215.42	235.92	217.58	219.50	239.00	222.50
83	155.83	196.33	214.75	198.25	200.00	217.75	202.75	83	173.17	218.25	238.67	220.33	222.25	242.00	225.42
84	157.75	198.75	217.17	200.75	202.50	220.25	205.33	84	175.25	220.92	241.33	223.08	225.00	244.75	228.17
85	159.67	201.17	219.50	203.17	204.92	222.75	207.75	85	177.42	223.50	243.83	225.67	227.67	247.42	230.83
86	161.42	203.33	221.58	205.33	207.17	225.00	210.08	86	179.33	226.00	246.17	228.17	230.17	250.00	233.42
87	163.08	205.58	223.67	207.58	209.42	227.25	212.25	87	181.25	228.33	248.50	230.67	232.67	252.50	235.92
88	164.75	207.58	225.67	209.67	211.50	229.33	214.50	88	183.08	230.67	250.83	233.00	235.00	254.83	238.25
89	166.33	209.58	227.58	211.58	213.50	231.33	216.50	89	184.75	232.92	252.92	235.17	237.17	257.00	240.58
90	167.83	211.42	229.50	213.50	215.33	233.17	218.42	90	186.42	234.92	255.08	237.25	239.33	259.17	242.67
91	169.17	213.17	231.33	215.25	217.17	234.92	220.17	91	187.92	236.83	257.08	239.17	241.33	261.08	244.67
92	170.50	214.75	233.08	216.83	218.75	236.50	221.83	92	189.33	238.67	258.92	241.00	243.17	262.75	246.50
93	171.67	216.33	234.58	218.42	220.33	238.08	223.42	93	190.75	240.33	260.67	242.75	244.83	264.50	248.25
94	172.75	217.67	236.00	219.83	221.75	239.42	224.83	94	191.92	241.92	262.17	244.25	246.42	265.92	249.83
95	173.75	219.00	237.25	221.08	223.00	240.58	226.17	95	193.08	243.33	263.67	245.75	247.83	267.25	251.25
96	174.83	220.25	238.67	222.42	224.33	241.75	227.50	96	194.25	244.67	265.08	247.17	249.25	268.58	252.75
97	175.83	221.58	239.83	223.67	225.67	243.00	228.83	97	195.33	246.08	266.50	248.58	250.67	270.08	254.25
98	176.83	222.83	241.25	225.00	227.00	244.25	230.17	98	196.50	247.67	268.08	250.00	252.25	271.42	255.75
99	177.83	224.17	242.58	226.33	228.33	245.50	231.50	99	197.67	249.08	269.50	251.58	253.67	272.83	257.25

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: ALL EXCEPT 480-489, 492

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	80.83	101.92	116.08	102.92	103.83	120.50	105.25	65	89.83	113.25	129.00	114.33	115.33	133.92	116.92
66	85.00	107.17	121.08	108.17	109.17	125.42	110.67	66	94.50	119.08	134.50	120.25	121.25	139.33	123.00
67	89.33	112.50	126.58	113.67	114.67	130.75	116.25	67	99.25	125.08	140.67	126.25	127.42	145.25	129.17
68	93.08	117.25	132.25	118.42	119.42	136.17	121.17	68	103.42	130.33	146.92	131.58	132.75	151.33	134.58
69	97.25	122.50	137.67	123.75	124.83	141.50	126.58	69	108.08	136.17	152.92	137.50	138.67	157.25	140.67
70	101.00	127.42	142.83	128.67	129.83	146.75	131.58	70	112.33	141.58	158.67	143.00	144.25	163.00	146.25
71	105.08	132.25	147.83	133.58	134.75	151.75	136.58	71	116.67	147.00	164.25	148.42	149.67	168.67	151.83
72	108.58	136.83	152.50	138.17	139.42	156.58	141.33	72	120.67	152.08	169.42	153.58	154.92	173.92	157.08
73	112.08	141.17	156.75	142.58	143.83	160.83	145.83	73	124.50	156.83	174.25	158.42	159.83	178.67	162.00
74	115.25	145.25	160.92	146.67	147.92	164.92	150.00	74	128.08	161.42	178.83	163.00	164.42	183.25	166.67
75	118.17	148.92	164.75	150.42	151.67	168.67	153.83	75	131.33	165.50	183.00	167.08	168.58	187.42	170.92
76	120.92	152.33	168.17	153.83	155.17	171.83	157.33	76	134.33	169.25	186.92	170.92	172.42	190.92	174.83
77	123.50	155.58	171.83	157.17	158.50	174.92	160.75	77	137.25	172.92	190.92	174.58	176.08	194.33	178.58
78	125.92	158.58	174.92	160.17	161.58	177.58	163.83	78	139.83	176.25	194.33	178.00	179.50	197.33	182.00
79	128.08	161.33	177.83	163.00	164.42	180.08	166.67	79	142.33	179.33	197.58	181.08	182.67	200.08	185.17
80	130.17	164.00	180.17	165.58	167.08	182.33	169.42	80	144.58	182.25	200.17	184.00	185.58	202.58	188.17
81	132.00	166.33	182.42	168.00	169.42	184.75	171.83	81	146.67	184.83	202.67	186.67	188.25	205.25	190.92
82	133.75	168.58	184.67	170.25	171.75	187.08	174.08	82	148.67	187.33	205.17	189.17	190.83	207.83	193.50
83	135.50	170.75	186.75	172.42	173.92	189.33	176.33	83	150.58	189.75	207.50	191.58	193.25	210.42	196.00
84	137.17	172.83	188.83	174.58	176.08	191.50	178.58	84	152.42	192.08	209.83	194.00	195.67	212.83	198.42
85	138.83	174.92	190.83	176.67	178.17	193.67	180.67	85	154.25	194.33	212.00	196.25	198.00	215.17	200.75
86	140.33	176.83	192.67	178.58	180.17	195.67	182.67	86	155.92	196.50	214.08	198.42	200.17	217.42	203.00
87	141.83	178.75	194.50	180.50	182.08	197.58	184.58	87	157.58	198.58	216.08	200.58	202.33	219.58	205.17
88	143.25	180.50	196.25	182.33	183.92	199.42	186.50	88	159.17	200.58	218.08	202.58	204.33	221.58	207.17
89	144.67	182.25	197.92	184.00	185.67	201.17	188.25	89	160.67	202.50	219.92	204.50	206.25	223.50	209.17
90	145.92	183.83	199.58	185.67	187.25	202.75	189.92	90	162.08	204.25	221.83	206.33	208.08	225.33	211.00
91	147.08	185.33	201.17	187.17	188.83	204.25	191.42	91	163.42	205.92	223.58	208.00	209.83	227.00	212.75
92	148.25	186.75	202.67	188.58	190.25	205.67	192.92	92	164.67	207.50	225.17	209.58	211.42	228.50	214.33
93	149.25	188.08	204.00	189.92	191.58	207.00	194.25	93	165.83	209.00	226.67	211.08	212.92	230.00	215.83
94	150.25	189.25	205.25	191.17	192.83	208.17	195.50	94	166.92	210.33	228.00	212.42	214.25	231.25	217.25
95	151.00	190.42	206.33	192.25	193.92	209.17	196.67	95	167.92	211.58	229.25	213.67	215.50	232.42	218.50
96	152.00	191.50	207.50	193.42	195.08	210.25	197.83	96	168.92	212.75	230.50	214.92	216.75	233.58	219.75
97	152.92	192.67	208.58	194.50	196.25	211.33	199.00	97	169.83	214.00	231.75	216.17	218.00	234.83	221.08
98	153.75	193.75	209.75	195.67	197.42	212.42	200.17	98	170.83	215.33	233.08	217.42	219.33	236.00	222.42
99	154.67	194.92	210.92	196.83	198.58	213.50	201.33	99	171.92	216.58	234.33	218.75	220.58	237.25	223.67

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: 480-485

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	98.50	124.00	141.25	125.33	126.33	146.67	128.08	65	109.42	137.75	157.00	139.17	140.50	163.00	142.33
66	103.50	130.42	147.33	131.75	132.92	152.75	134.75	66	115.00	144.92	163.83	146.33	147.58	169.67	149.67
67	108.75	137.00	154.08	138.33	139.50	159.17	141.50	67	120.83	152.25	171.25	153.75	155.08	176.83	157.25
68	113.25	142.83	161.00	144.17	145.50	165.75	147.50	68	125.92	158.67	178.83	160.17	161.58	184.25	163.83
69	118.42	149.25	167.50	150.58	151.92	172.33	154.08	69	131.58	165.75	186.17	167.42	168.83	191.42	171.17
70	123.08	155.17	173.83	156.67	158.00	178.58	160.17	70	136.75	172.33	193.17	174.08	175.58	198.42	178.00
71	127.75	161.00	180.00	162.67	164.00	184.83	166.33	71	142.00	179.00	200.00	180.75	182.25	205.33	184.83
72	132.17	166.58	185.58	168.25	169.75	190.67	172.08	72	146.92	185.17	206.25	186.92	188.50	211.75	191.25
73	136.42	171.83	190.83	173.58	175.08	195.75	177.58	73	151.58	191.00	212.08	192.83	194.50	217.50	197.25
74	140.33	176.83	195.92	178.58	180.17	200.75	182.58	74	155.83	196.50	217.67	198.42	200.08	223.08	202.92
75	143.83	181.33	200.58	183.08	184.67	205.33	187.25	75	159.83	201.50	222.83	203.50	205.25	228.08	208.00
76	147.08	185.42	204.75	187.25	188.92	209.17	191.58	76	163.58	206.00	227.50	208.17	209.92	232.42	212.83
77	150.42	189.50	209.17	191.33	193.00	212.92	195.67	77	167.08	210.50	232.42	212.58	214.42	236.58	217.33
78	153.33	193.08	212.92	194.92	196.67	216.17	199.50	78	170.33	214.58	236.58	216.67	218.50	240.25	221.67
79	155.83	196.50	216.50	198.33	200.08	219.25	202.92	79	173.25	218.25	240.58	220.42	222.33	243.58	225.42
80	158.42	199.58	219.33	201.58	203.33	222.00	206.17	80	176.08	221.75	243.75	224.00	226.00	246.67	229.17
81	160.75	202.50	222.17	204.50	206.25	224.92	209.17	81	178.58	225.08	246.75	227.25	229.25	249.92	232.42
82	162.83	205.25	224.83	207.17	209.08	227.75	212.00	82	180.92	228.08	249.75	230.33	232.25	253.08	235.58
83	165.00	207.92	227.42	209.92	211.75	230.50	214.67	83	183.25	231.00	252.58	233.25	235.33	256.08	238.58
84	167.08	210.50	229.83	212.58	214.33	233.25	217.33	84	185.58	233.83	255.42	236.17	238.25	259.08	241.50
85	168.92	212.92	232.25	215.00	216.92	235.75	219.92	85	187.75	236.58	258.08	238.92	241.00	261.92	244.42
86	170.92	215.25	234.58	217.50	219.33	238.25	222.33	86	189.83	239.25	260.67	241.58	243.75	264.75	247.08
87	172.67	217.58	236.75	219.83	221.67	240.58	224.67	87	191.92	241.75	263.08	244.17	246.25	267.25	249.67
88	174.42	219.83	238.92	221.92	223.92	242.75	227.00	88	193.75	244.17	265.42	246.67	248.75	269.75	252.25
89	176.08	221.92	241.00	224.00	226.00	244.92	229.17	89	195.67	246.50	267.75	249.00	251.08	272.08	254.58
90	177.67	223.75	243.00	226.00	228.00	246.83	231.25	90	197.42	248.75	270.00	251.17	253.25	274.25	256.92
91	179.08	225.67	244.92	227.83	229.83	248.75	233.08	91	199.00	250.75	272.17	253.17	255.42	276.25	259.00
92	180.50	227.42	246.75	229.58	231.58	250.33	234.83	92	200.58	252.58	274.17	255.17	257.33	278.25	261.00
93	181.75	229.00	248.42	231.25	233.25	252.00	236.50	93	201.92	254.42	275.92	256.92	259.08	280.00	262.75
94	182.92	230.42	249.75	232.75	234.75	253.42	238.00	94	203.25	256.08	277.58	258.50	260.83	281.50	264.50
95	184.00	231.83	251.17	234.00	236.17	254.67	239.42	95	204.42	257.50	279.08	260.08	262.42	282.92	266.00
96	185.00	233.08	252.58	235.42	237.50	256.00	240.83	96	205.58	259.00	280.58	261.58	263.92	284.42	267.50
97	186.08	234.50	254.00	236.83	238.92	257.25	242.17	97	206.83	260.50	282.25	263.17	265.42	285.83	269.17
98	187.25	235.92	255.42	238.25	240.33	258.50	243.75	98	208.00	262.17	283.75	264.75	267.08	287.33	270.75
99	188.33	237.33	256.75	239.67	241.75	259.92	245.08	99	209.33	263.67	285.25	266.25	268.58	288.75	272.33

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: 486-489, 492

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	80.92	101.83	116.08	102.92	103.75	120.50	105.25	65	89.92	113.17	129.00	114.33	115.42	133.92	116.92
66	85.00	107.17	121.00	108.17	109.17	125.42	110.67	66	94.50	119.00	134.58	120.17	121.25	139.33	122.92
67	89.33	112.50	126.58	113.67	114.58	130.75	116.25	67	99.25	125.08	140.67	126.33	127.33	145.25	129.17
68	93.08	117.33	132.25	118.42	119.50	136.17	121.17	68	103.42	130.33	146.92	131.58	132.75	151.33	134.58
69	97.25	122.58	137.58	123.75	124.75	141.58	126.58	69	108.08	136.17	152.92	137.50	138.67	157.25	140.58
70	101.08	127.50	142.83	128.67	129.75	146.75	131.58	70	112.33	141.58	158.67	143.00	144.25	163.00	146.25
71	104.92	132.25	147.83	133.58	134.75	151.83	136.67	71	116.67	147.00	164.25	148.42	149.67	168.67	151.83
72	108.58	136.83	152.50	138.17	139.42	156.58	141.33	72	120.67	152.08	169.42	153.50	154.83	173.92	157.08
73	112.00	141.17	156.75	142.58	143.83	160.83	145.83	73	124.50	156.92	174.25	158.42	159.75	178.67	162.08
74	115.25	145.25	160.92	146.75	148.00	164.92	150.00	74	128.00	161.42	178.83	163.00	164.33	183.25	166.67
75	118.17	148.92	164.75	150.33	151.67	168.67	153.83	75	131.33	165.50	183.08	167.17	168.58	187.33	170.83
76	120.83	152.25	168.17	153.83	155.17	171.83	157.33	76	134.33	169.25	186.92	171.00	172.42	190.92	174.83
77	123.50	155.67	171.83	157.17	158.50	174.92	160.75	77	137.25	172.92	190.92	174.58	176.17	194.33	178.50
78	125.92	158.58	174.92	160.17	161.58	177.58	163.92	78	139.92	176.25	194.33	178.00	179.50	197.33	182.08
79	128.00	161.42	177.83	162.92	164.33	180.08	166.67	79	142.33	179.33	197.58	181.00	182.67	200.08	185.17
80	130.17	164.00	180.17	165.58	167.00	182.33	169.33	80	144.58	182.17	200.17	184.00	185.67	202.58	188.25
81	132.08	166.33	182.50	168.00	169.42	184.75	171.83	81	146.75	184.83	202.67	186.67	188.33	205.25	190.92
82	133.75	168.58	184.67	170.17	171.75	187.08	174.17	82	148.67	187.33	205.17	189.17	190.83	207.83	193.50
83	135.50	170.75	186.75	172.42	173.92	189.33	176.33	83	150.58	189.75	207.50	191.58	193.33	210.33	196.00
84	137.25	172.92	188.83	174.58	176.08	191.58	178.50	84	152.50	192.08	209.75	194.00	195.67	212.83	198.42
85	138.75	174.92	190.83	176.58	178.17	193.67	180.67	85	154.17	194.33	212.00	196.25	198.00	215.17	200.75
86	140.42	176.83	192.75	178.67	180.17	195.67	182.67	86	155.92	196.58	214.08	198.50	200.17	217.42	203.00
87	141.83	178.75	194.42	180.58	182.08	197.58	184.58	87	157.67	198.58	216.08	200.58	202.33	219.58	205.08
88	143.25	180.58	196.25	182.25	183.92	199.42	186.50	88	159.17	200.58	218.00	202.58	204.33	221.58	207.17
89	144.58	182.25	198.00	184.00	185.67	201.17	188.25	89	160.75	202.50	219.92	204.50	206.25	223.50	209.08
90	145.92	183.83	199.58	185.67	187.25	202.75	189.92	90	162.17	204.33	221.75	206.33	208.08	225.33	211.00
91	147.08	185.33	201.17	187.17	188.83	204.33	191.50	91	163.50	205.92	223.58	208.00	209.75	226.92	212.75
92	148.25	186.75	202.67	188.58	190.25	205.67	192.92	92	164.75	207.50	225.25	209.58	211.42	228.58	214.42
93	149.33	188.08	204.00	189.92	191.58	207.00	194.25	93	165.92	209.00	226.67	211.00	212.83	230.00	215.83
94	150.25	189.25	205.17	191.17	192.83	208.17	195.50	94	166.92	210.33	228.00	212.33	214.25	231.25	217.25
95	151.17	190.42	206.33	192.25	194.00	209.17	196.67	95	167.92	211.50	229.25	213.58	215.50	232.42	218.50
96	152.00	191.50	207.50	193.42	195.08	210.25	197.83	96	168.83	212.75	230.50	214.83	216.75	233.67	219.75
97	152.83	192.67	208.67	194.58	196.25	211.33	198.92	97	169.92	214.00	231.83	216.17	218.00	234.83	221.08
98	153.83	193.75	209.75	195.67	197.42	212.33	200.17	98	170.83	215.33	233.08	217.42	219.33	236.00	222.42
99	154.67	194.92	210.92	196.83	198.58	213.50	201.33	99	171.92	216.58	234.33	218.67	220.58	237.17	223.67

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 6/1/06

MICHIGAN

FOR USE IN MICHIGAN ZIP CODES: ALL EXCEPT 480-489, 492

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	70.33	88.58	100.92	89.50	90.25	104.75	91.50	65	78.17	98.42	112.17	99.42	100.33	116.42	101.67
66	73.92	93.17	105.25	94.08	94.92	109.08	96.25	66	82.17	103.50	117.00	104.50	105.42	121.17	106.92
67	77.67	97.83	110.08	98.83	99.67	113.67	101.08	67	86.33	108.75	122.33	109.83	110.75	126.33	112.33
68	80.92	102.00	115.00	103.00	103.92	118.42	105.33	68	89.92	113.33	127.75	114.42	115.42	131.58	117.00
69	84.58	106.58	119.67	107.58	108.50	123.08	110.08	69	94.00	118.42	133.00	119.58	120.58	136.75	122.25
70	87.92	110.83	124.17	111.92	112.83	127.58	114.42	70	97.67	123.08	138.00	124.33	125.42	141.75	127.17
71	91.25	115.00	128.58	116.17	117.17	132.00	118.83	71	101.42	127.83	142.83	129.08	130.17	146.67	132.00
72	94.42	119.00	132.58	120.17	121.25	136.17	122.92	72	104.92	132.25	147.33	133.50	134.67	151.25	136.58
73	97.42	122.75	136.33	124.00	125.08	139.83	126.83	73	108.25	136.42	151.50	137.75	138.92	155.33	140.92
74	100.25	126.33	139.92	127.58	128.67	143.42	130.42	74	111.33	140.33	155.50	141.75	142.92	159.33	144.92
75	102.75	129.50	143.25	130.75	131.92	146.67	133.75	75	114.17	143.92	159.17	145.33	146.58	162.92	148.58
76	105.08	132.42	146.25	133.75	134.92	149.42	136.83	76	116.83	147.17	162.50	148.67	149.92	166.00	152.00
77	107.42	135.33	149.42	136.67	137.83	152.08	139.75	77	119.33	150.33	166.00	151.83	153.17	169.00	155.25
78	109.50	137.92	152.08	139.25	140.50	154.42	142.50	78	121.67	153.25	169.00	154.75	156.08	171.58	158.33
79	111.33	140.33	154.67	141.67	142.92	156.58	144.92	79	123.75	155.92	171.83	157.42	158.83	174.00	161.00
80	113.17	142.58	156.67	144.00	145.25	158.58	147.25	80	125.75	158.42	174.08	160.00	161.42	176.17	163.67
81	114.83	144.67	158.67	146.08	147.33	160.67	149.42	81	127.58	160.75	176.25	162.33	163.75	178.50	166.00
82	116.33	146.58	160.58	148.00	149.33	162.67	151.42	82	129.25	162.92	178.42	164.50	165.92	180.75	168.25
83	117.83	148.50	162.42	149.92	151.25	164.67	153.33	83	130.92	165.00	180.42	166.58	168.08	182.92	170.42
84	119.33	150.33	164.17	151.83	153.08	166.58	155.25	84	132.58	167.00	182.42	168.67	170.17	185.08	172.50
85	120.67	152.08	165.92	153.58	154.92	168.42	157.08	85	134.08	169.00	184.33	170.67	172.17	187.08	174.58
86	122.08	153.75	167.58	155.33	156.67	170.17	158.83	86	135.58	170.92	186.17	172.58	174.08	189.08	176.50
87	123.33	155.42	169.08	157.00	158.33	171.83	160.50	87	137.08	172.67	187.92	174.42	175.92	190.92	178.33
88	124.58	157.00	170.67	158.50	159.92	173.42	162.17	88	138.42	174.42	189.58	176.17	177.67	192.67	180.17
89	125.75	158.50	172.17	160.00	161.42	174.92	163.67	89	139.75	176.08	191.25	177.83	179.33	194.33	181.83
90	126.92	159.83	173.58	161.42	162.83	176.33	165.17	90	141.00	177.67	192.83	179.42	180.92	195.92	183.50
91	127.92	161.17	174.92	162.75	164.17	177.67	166.50	91	142.17	179.08	194.42	180.83	182.42	197.33	185.00
92	128.92	162.42	176.25	164.00	165.42	178.83	167.75	92	143.25	180.42	195.83	182.25	183.83	198.75	186.42
93	129.83	163.58	177.42	165.17	166.58	180.00	168.92	93	144.25	181.75	197.08	183.50	185.08	200.00	187.67
94	130.67	164.58	178.42	166.25	167.67	181.00	170.00	94	145.17	182.92	198.25	184.67	186.33	201.08	188.92
95	131.42	165.58	179.42	167.17	168.67	181.92	171.00	95	146.00	183.92	199.33	185.75	187.42	202.08	190.00
96	132.17	166.50	180.42	168.17	169.67	182.83	172.00	96	146.83	185.00	200.42	186.83	188.50	203.17	191.08
97	132.92	167.50	181.42	169.17	170.67	183.75	173.00	97	147.75	186.08	201.58	188.00	189.58	204.17	192.25
98	133.75	168.50	182.42	170.17	171.67	184.67	174.08	98	148.58	187.25	202.67	189.08	190.75	205.25	193.42
99	134.50	169.50	183.42	171.17	172.67	185.67	175.08	99	149.50	188.33	203.75	190.17	191.83	206.25	194.50

(Add \$25 One-time Policy Fee)