

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

OHIO

FOR USE IN OHIO ZIP CODES: 434-436, 440-445, 450-454

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	1,204	1,517	1,706	1,532	1,546	1,763	1,568	1,338	1,686	1,896	1,702	1,718	1,958	1,742
66	1,204	1,517	1,706	1,532	1,546	1,763	1,568	1,338	1,686	1,896	1,702	1,718	1,958	1,742
67	1,204	1,517	1,706	1,532	1,546	1,763	1,568	1,338	1,686	1,896	1,702	1,718	1,958	1,742
68	1,255	1,580	1,783	1,596	1,610	1,835	1,634	1,394	1,757	1,980	1,775	1,790	2,040	1,814
69	1,311	1,652	1,856	1,668	1,683	1,908	1,706	1,457	1,835	2,061	1,854	1,869	2,120	1,896
70	1,363	1,718	1,926	1,735	1,750	1,978	1,775	1,514	1,909	2,139	1,928	1,945	2,198	1,972
71	1,415	1,783	1,993	1,801	1,817	2,045	1,842	1,573	1,981	2,214	2,001	2,018	2,274	2,048
72	1,464	1,845	2,056	1,863	1,880	2,112	1,906	1,626	2,051	2,284	2,071	2,088	2,345	2,118
73	1,511	1,904	2,114	1,923	1,939	2,168	1,967	1,679	2,115	2,349	2,136	2,155	2,409	2,184
74	1,554	1,958	2,169	1,977	1,994	2,224	2,022	1,727	2,177	2,411	2,198	2,217	2,471	2,247
75	1,593	2,008	2,221	2,028	2,044	2,274	2,074	1,770	2,231	2,468	2,252	2,273	2,526	2,305
76	1,631	2,054	2,267	2,074	2,092	2,316	2,121	1,811	2,282	2,520	2,305	2,325	2,574	2,357
77	1,665	2,098	2,316	2,119	2,137	2,358	2,167	1,850	2,331	2,574	2,354	2,374	2,620	2,408
78	1,698	2,138	2,358	2,160	2,179	2,394	2,209	1,885	2,376	2,620	2,400	2,420	2,661	2,454
79	1,727	2,176	2,397	2,198	2,217	2,428	2,247	1,919	2,418	2,664	2,441	2,462	2,697	2,497
80	1,755	2,211	2,429	2,232	2,252	2,458	2,284	1,949	2,457	2,699	2,481	2,502	2,731	2,537
81	1,780	2,243	2,459	2,265	2,284	2,491	2,316	1,977	2,492	2,732	2,517	2,538	2,767	2,574
82	1,803	2,273	2,490	2,295	2,315	2,522	2,347	2,004	2,525	2,766	2,550	2,573	2,802	2,609
83	1,827	2,302	2,518	2,325	2,345	2,553	2,377	2,030	2,558	2,797	2,583	2,605	2,837	2,643
84	1,849	2,330	2,546	2,354	2,374	2,582	2,408	2,055	2,589	2,829	2,616	2,638	2,870	2,675
85	1,872	2,358	2,573	2,381	2,402	2,611	2,436	2,080	2,620	2,858	2,646	2,669	2,901	2,707
86	1,892	2,385	2,598	2,408	2,429	2,638	2,462	2,102	2,649	2,886	2,675	2,699	2,932	2,737
87	1,912	2,410	2,622	2,434	2,455	2,664	2,489	2,124	2,678	2,914	2,704	2,728	2,960	2,766
88	1,931	2,434	2,646	2,458	2,479	2,689	2,515	2,146	2,704	2,940	2,731	2,755	2,987	2,793
89	1,951	2,457	2,668	2,481	2,503	2,712	2,538	2,166	2,730	2,965	2,757	2,780	3,014	2,820
90	1,968	2,478	2,691	2,503	2,524	2,733	2,561	2,185	2,754	2,990	2,781	2,806	3,038	2,844
91	1,983	2,499	2,712	2,523	2,546	2,754	2,581	2,203	2,776	3,015	2,805	2,829	3,061	2,869
92	1,999	2,518	2,732	2,542	2,565	2,773	2,601	2,220	2,797	3,036	2,826	2,851	3,081	2,890
93	2,012	2,536	2,750	2,561	2,583	2,791	2,619	2,235	2,818	3,056	2,846	2,871	3,101	2,910
94	2,025	2,552	2,767	2,578	2,600	2,807	2,636	2,250	2,836	3,074	2,863	2,889	3,117	2,928
95	2,037	2,567	2,781	2,591	2,615	2,820	2,651	2,264	2,853	3,091	2,880	2,905	3,133	2,946
96	2,050	2,582	2,797	2,607	2,630	2,835	2,667	2,277	2,869	3,108	2,898	2,922	3,149	2,963
97	2,061	2,598	2,812	2,622	2,646	2,850	2,683	2,290	2,885	3,125	2,915	2,939	3,166	2,981
98	2,073	2,612	2,828	2,638	2,662	2,863	2,699	2,304	2,903	3,143	2,932	2,957	3,182	2,999
99	2,085	2,628	2,843	2,653	2,678	2,878	2,714	2,317	2,920	3,159	2,949	2,974	3,198	3,016

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-10/07 OH

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

OHIO

FOR USE IN OHIO ZIP CODES: ALL EXCEPT 434-436, 440-445, 450-454

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	1,090	1,373	1,544	1,386	1,398	1,595	1,418	1,210	1,526	1,716	1,540	1,554	1,772	1,576
66	1,090	1,373	1,544	1,386	1,398	1,595	1,418	1,210	1,526	1,716	1,540	1,554	1,772	1,576
67	1,090	1,373	1,544	1,386	1,398	1,595	1,418	1,210	1,526	1,716	1,540	1,554	1,772	1,576
68	1,135	1,430	1,613	1,444	1,456	1,661	1,478	1,262	1,589	1,792	1,606	1,620	1,846	1,642
69	1,187	1,494	1,680	1,510	1,523	1,726	1,544	1,319	1,661	1,865	1,678	1,691	1,918	1,716
70	1,233	1,554	1,742	1,569	1,584	1,790	1,606	1,370	1,727	1,935	1,744	1,759	1,988	1,784
71	1,281	1,613	1,803	1,629	1,644	1,851	1,666	1,423	1,793	2,004	1,811	1,826	2,058	1,853
72	1,324	1,669	1,860	1,685	1,701	1,910	1,724	1,472	1,855	2,066	1,873	1,890	2,121	1,916
73	1,367	1,722	1,912	1,739	1,755	1,962	1,779	1,519	1,913	2,125	1,932	1,949	2,179	1,976
74	1,406	1,772	1,963	1,789	1,804	2,012	1,830	1,563	1,969	2,181	1,988	2,005	2,235	2,033
75	1,441	1,816	2,009	1,834	1,850	2,058	1,876	1,602	2,019	2,233	2,038	2,057	2,286	2,085
76	1,475	1,858	2,051	1,876	1,892	2,096	1,919	1,639	2,064	2,280	2,085	2,103	2,328	2,133
77	1,507	1,898	2,096	1,917	1,933	2,134	1,961	1,674	2,109	2,328	2,130	2,148	2,370	2,178
78	1,536	1,934	2,134	1,954	1,971	2,166	1,999	1,705	2,188	2,410	2,209	2,228	2,441	2,259
79	1,563	1,968	2,169	1,988	2,005	2,196	2,033	1,737	2,223	2,442	2,245	2,264	2,471	2,295
80	1,587	2,001	2,197	2,020	2,038	2,224	2,066	1,763	2,253	2,472	2,277	2,296	2,503	2,328
81	1,610	2,029	2,225	2,049	2,066	2,253	2,096	1,789	2,284	2,502	2,308	2,328	2,536	2,361
82	1,631	2,057	2,252	2,077	2,095	2,282	2,123	1,814	2,314	2,531	2,337	2,357	2,567	2,391
83	1,653	2,082	2,278	2,103	2,121	2,309	2,151	1,836	2,343	2,559	2,366	2,386	2,596	2,421
84	1,673	2,108	2,304	2,130	2,148	2,336	2,178	1,859	2,370	2,586	2,394	2,415	2,625	2,449
85	1,694	2,134	2,328	2,155	2,174	2,363	2,204	1,882	2,397	2,612	2,421	2,442	2,652	2,477
86	1,712	2,157	2,350	2,178	2,197	2,386	2,228	1,902	2,423	2,636	2,446	2,468	2,678	2,502
87	1,730	2,180	2,372	2,202	2,221	2,410	2,252	1,922	2,446	2,660	2,471	2,493	2,703	2,527
88	1,747	2,202	2,394	2,224	2,243	2,433	2,275	1,942	2,470	2,683	2,495	2,516	2,727	2,552
89	1,765	2,223	2,414	2,245	2,265	2,454	2,296	1,960	2,492	2,706	2,517	2,538	2,748	2,574
90	1,780	2,242	2,435	2,265	2,284	2,473	2,317	1,977	2,512	2,727	2,537	2,559	2,769	2,595
91	1,795	2,261	2,454	2,283	2,304	2,492	2,335	1,993	2,531	2,746	2,556	2,579	2,787	2,614
92	1,809	2,278	2,472	2,300	2,321	2,509	2,353	2,008	2,550	2,765	2,575	2,597	2,805	2,632
93	1,820	2,294	2,488	2,317	2,337	2,525	2,369	2,023	2,566	2,782	2,591	2,613	2,821	2,650
94	1,833	2,309	2,503	2,332	2,352	2,539	2,385	2,036	2,581	2,797	2,606	2,629	2,835	2,666
95	1,843	2,323	2,517	2,345	2,366	2,552	2,399	2,048	2,595	2,812	2,622	2,644	2,849	2,681
96	1,854	2,336	2,531	2,359	2,380	2,565	2,413	2,061	2,611	2,827	2,637	2,659	2,864	2,697
97	1,865	2,350	2,544	2,372	2,394	2,578	2,427	2,072	2,627	2,843	2,652	2,675	2,879	2,713
98	1,875	2,364	2,558	2,386	2,408	2,591	2,442	2,084	2,642	2,859	2,669	2,690	2,894	2,728
99	1,887	2,378	2,573	2,401	2,423	2,604	2,456	2,097	2,642	2,859	2,669	2,690	2,894	2,728

(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
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OHIO

FOR USE IN OHIO ZIP CODES: 434-436, 440-445, 450-454

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	1,047	1,319	1,484	1,332	1,344	1,532	1,363	1,164	1,466	1,650	1,481	1,493	1,703	1,514
66	1,047	1,319	1,484	1,332	1,344	1,532	1,363	1,164	1,466	1,650	1,481	1,493	1,703	1,514
67	1,047	1,319	1,484	1,332	1,344	1,532	1,363	1,164	1,466	1,650	1,481	1,493	1,703	1,514
68	1,091	1,376	1,551	1,389	1,401	1,596	1,420	1,213	1,528	1,722	1,542	1,556	1,775	1,577
69	1,140	1,437	1,614	1,450	1,463	1,659	1,484	1,267	1,596	1,793	1,612	1,625	1,844	1,649
70	1,185	1,494	1,674	1,509	1,521	1,720	1,542	1,317	1,659	1,861	1,676	1,691	1,911	1,715
71	1,231	1,551	1,734	1,567	1,579	1,780	1,602	1,367	1,723	1,926	1,740	1,755	1,977	1,780
72	1,273	1,604	1,787	1,620	1,635	1,835	1,657	1,414	1,783	1,987	1,800	1,815	2,039	1,842
73	1,314	1,655	1,839	1,672	1,686	1,885	1,710	1,460	1,840	2,042	1,857	1,873	2,094	1,899
74	1,351	1,703	1,887	1,720	1,735	1,933	1,759	1,502	1,892	2,097	1,911	1,927	2,148	1,954
75	1,385	1,746	1,931	1,763	1,779	1,977	1,803	1,539	1,940	2,146	1,959	1,976	2,197	2,003
76	1,416	1,785	1,972	1,803	1,819	2,015	1,845	1,575	1,985	2,191	2,004	2,021	2,238	2,050
77	1,448	1,825	2,015	1,843	1,859	2,051	1,884	1,609	2,027	2,238	2,048	2,065	2,279	2,093
78	1,476	1,860	2,051	1,877	1,894	2,082	1,922	1,640	2,066	2,279	2,086	2,104	2,313	2,135
79	1,502	1,892	2,085	1,910	1,927	2,112	1,954	1,668	2,102	2,316	2,122	2,141	2,346	2,170
80	1,526	1,923	2,113	1,941	1,958	2,138	1,986	1,696	2,136	2,347	2,157	2,177	2,375	2,206
81	1,548	1,951	2,139	1,970	1,987	2,166	2,015	1,720	2,167	2,376	2,188	2,208	2,407	2,238
82	1,569	1,976	2,165	1,995	2,013	2,193	2,041	1,743	2,197	2,406	2,218	2,237	2,437	2,268
83	1,589	2,002	2,189	2,021	2,039	2,220	2,067	1,765	2,225	2,433	2,246	2,266	2,466	2,297
84	1,609	2,027	2,213	2,048	2,064	2,246	2,093	1,787	2,251	2,459	2,274	2,294	2,495	2,326
85	1,626	2,051	2,237	2,071	2,088	2,270	2,118	1,808	2,279	2,485	2,301	2,322	2,522	2,354
86	1,646	2,073	2,260	2,094	2,113	2,294	2,141	1,828	2,305	2,510	2,327	2,347	2,549	2,379
87	1,663	2,096	2,280	2,117	2,135	2,316	2,164	1,848	2,328	2,534	2,352	2,372	2,574	2,405
88	1,680	2,117	2,301	2,137	2,156	2,338	2,186	1,866	2,352	2,556	2,375	2,395	2,598	2,429
89	1,696	2,137	2,322	2,157	2,177	2,358	2,206	1,884	2,374	2,579	2,397	2,418	2,620	2,452
90	1,712	2,155	2,340	2,177	2,196	2,377	2,227	1,901	2,395	2,600	2,419	2,439	2,642	2,474
91	1,724	2,172	2,358	2,195	2,213	2,395	2,245	1,916	2,414	2,621	2,438	2,459	2,661	2,494
92	1,738	2,189	2,376	2,211	2,230	2,411	2,262	1,931	2,433	2,641	2,457	2,478	2,680	2,514
93	1,750	2,205	2,392	2,227	2,246	2,427	2,277	1,945	2,451	2,658	2,474	2,495	2,696	2,531
94	1,762	2,219	2,406	2,242	2,261	2,440	2,292	1,957	2,466	2,673	2,490	2,513	2,711	2,547
95	1,771	2,232	2,419	2,253	2,274	2,453	2,306	1,969	2,479	2,687	2,504	2,526	2,725	2,562
96	1,782	2,245	2,433	2,267	2,288	2,465	2,318	1,979	2,494	2,702	2,519	2,541	2,739	2,577
97	1,792	2,259	2,445	2,281	2,301	2,477	2,332	1,992	2,508	2,717	2,535	2,556	2,753	2,591
98	1,803	2,272	2,459	2,294	2,314	2,490	2,347	2,003	2,524	2,732	2,549	2,571	2,767	2,607
99	1,813	2,285	2,473	2,308	2,328	2,503	2,360	2,016	2,539	2,747	2,564	2,586	2,780	2,622

(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 10/1/07

OHIO

FOR USE IN OHIO ZIP CODES: ALL EXCEPT 434-436, 440-445, 450-454

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	947	1,193	1,342	1,206	1,216	1,386	1,233	1,054	1,326	1,492	1,340	1,351	1,541	1,370
66	947	1,193	1,342	1,206	1,216	1,386	1,233	1,054	1,326	1,492	1,340	1,351	1,541	1,370
67	947	1,193	1,342	1,206	1,216	1,386	1,233	1,054	1,326	1,492	1,340	1,351	1,541	1,370
68	987	1,245	1,403	1,257	1,267	1,444	1,284	1,097	1,382	1,558	1,396	1,408	1,606	1,427
69	1,032	1,301	1,460	1,312	1,323	1,501	1,342	1,147	1,444	1,623	1,458	1,471	1,668	1,492
70	1,073	1,352	1,514	1,365	1,377	1,556	1,396	1,191	1,501	1,683	1,516	1,530	1,729	1,551
71	1,113	1,403	1,568	1,417	1,429	1,610	1,450	1,237	1,559	1,742	1,574	1,587	1,789	1,610
72	1,151	1,452	1,617	1,466	1,479	1,661	1,499	1,280	1,613	1,797	1,628	1,643	1,845	1,666
73	1,188	1,497	1,663	1,512	1,526	1,705	1,548	1,321	1,664	1,848	1,681	1,695	1,894	1,719
74	1,223	1,541	1,707	1,556	1,569	1,749	1,591	1,359	1,712	1,897	1,729	1,743	1,944	1,768
75	1,253	1,580	1,747	1,595	1,609	1,789	1,631	1,393	1,756	1,942	1,773	1,788	1,987	1,813
76	1,282	1,615	1,784	1,631	1,645	1,823	1,669	1,425	1,796	1,983	1,814	1,829	2,024	1,854
77	1,310	1,651	1,823	1,667	1,682	1,855	1,704	1,455	1,834	2,024	1,853	1,869	2,062	1,893
78	1,336	1,682	1,855	1,699	1,714	1,884	1,739	1,484	1,870	2,062	1,888	1,904	2,093	1,931
79	1,359	1,712	1,887	1,728	1,743	1,910	1,768	1,510	1,902	2,096	1,920	1,937	2,122	1,964
80	1,380	1,739	1,911	1,757	1,772	1,934	1,796	1,534	1,932	2,123	1,951	1,969	2,149	1,996
81	1,400	1,765	1,935	1,782	1,797	1,960	1,823	1,556	1,961	2,150	1,980	1,998	2,177	2,024
82	1,419	1,788	1,959	1,805	1,821	1,985	1,847	1,577	1,987	2,176	2,006	2,024	2,205	2,052
83	1,437	1,812	1,981	1,829	1,845	2,008	1,871	1,597	2,013	2,201	2,032	2,050	2,232	2,079
84	1,455	1,834	2,003	1,853	1,868	2,032	1,893	1,617	2,037	2,225	2,058	2,076	2,257	2,104
85	1,472	1,855	2,024	1,873	1,890	2,054	1,916	1,636	2,062	2,249	2,081	2,100	2,282	2,130
86	1,490	1,875	2,044	1,894	1,911	2,076	1,937	1,654	2,085	2,271	2,105	2,123	2,307	2,153
87	1,505	1,896	2,062	1,915	1,931	2,096	1,958	1,672	2,106	2,292	2,128	2,146	2,328	2,176
88	1,520	1,915	2,081	1,933	1,950	2,116	1,978	1,688	2,128	2,312	2,149	2,167	2,350	2,197
89	1,534	1,933	2,100	1,951	1,969	2,134	1,996	1,704	2,148	2,333	2,169	2,188	2,370	2,218
90	1,549	1,949	2,118	1,969	1,986	2,151	2,015	1,720	2,167	2,352	2,189	2,207	2,390	2,238
91	1,560	1,966	2,134	1,986	2,003	2,167	2,031	1,734	2,184	2,371	2,206	2,225	2,407	2,256
92	1,572	1,981	2,150	2,001	2,018	2,181	2,046	1,747	2,201	2,389	2,223	2,242	2,424	2,274
93	1,584	1,995	2,164	2,015	2,032	2,195	2,061	1,759	2,217	2,404	2,238	2,257	2,440	2,290
94	1,594	2,007	2,176	2,028	2,045	2,208	2,074	1,771	2,232	2,419	2,252	2,273	2,453	2,305
95	1,603	2,020	2,189	2,039	2,058	2,219	2,086	1,781	2,243	2,431	2,266	2,286	2,465	2,318
96	1,612	2,031	2,201	2,051	2,070	2,231	2,098	1,791	2,256	2,444	2,279	2,299	2,479	2,331
97	1,622	2,043	2,213	2,063	2,081	2,241	2,110	1,802	2,270	2,459	2,293	2,312	2,491	2,345
98	1,631	2,056	2,225	2,076	2,094	2,252	2,123	1,813	2,284	2,472	2,307	2,327	2,503	2,359
99	1,641	2,067	2,237	2,088	2,106	2,265	2,136	1,824	2,297	2,485	2,320	2,340	2,516	2,372

(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

OHIO

FOR USE IN OHIO ZIP CODES: 434-436, 440-445, 450-454

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	100.33	126.42	142.17	127.67	128.83	146.92	130.67	111.50	140.50	158.00	141.83	143.17	163.17	145.17
66	100.33	126.42	142.17	127.67	128.83	146.92	130.67	111.50	140.50	158.00	141.83	143.17	163.17	145.17
67	100.33	126.42	142.17	127.67	128.83	146.92	130.67	111.50	140.50	158.00	141.83	143.17	163.17	145.17
68	104.58	131.67	148.58	133.00	134.17	152.92	136.17	116.17	146.42	165.00	147.92	149.17	170.00	151.17
69	109.25	137.67	154.67	139.00	140.25	159.00	142.17	121.42	152.92	171.75	154.50	155.75	176.67	158.00
70	113.58	143.17	160.50	144.58	145.83	164.83	147.92	126.17	159.08	178.25	160.67	162.08	183.17	164.33
71	117.92	148.58	166.08	150.08	151.42	170.42	153.50	131.08	165.08	184.50	166.75	168.17	189.50	170.67
72	122.00	153.75	171.33	155.25	156.67	176.00	158.83	135.50	170.92	190.33	172.58	174.00	195.42	176.50
73	125.92	158.67	176.17	160.25	161.58	180.67	163.92	139.92	176.25	195.75	178.00	179.58	200.75	182.00
74	129.50	163.17	180.75	164.75	166.17	185.33	168.50	143.92	181.42	200.92	183.17	184.75	205.92	187.25
75	132.75	167.33	185.08	169.00	170.33	189.50	172.83	147.50	185.92	205.67	187.67	189.42	210.50	192.08
76	135.92	171.17	188.92	172.83	174.33	193.00	176.75	150.92	190.17	210.00	192.08	193.75	214.50	196.42
77	138.75	174.83	193.00	176.58	178.08	196.50	180.58	154.17	194.25	214.50	196.17	197.83	218.33	200.67
78	141.50	178.17	196.50	180.00	181.58	199.50	184.08	157.08	198.00	218.33	200.42	201.67	221.75	204.50
79	143.92	181.33	199.75	183.17	184.75	202.33	187.25	159.92	201.50	222.00	203.42	205.17	224.75	208.08
80	146.25	184.25	202.42	186.00	187.67	204.83	190.33	162.42	204.75	224.92	206.75	208.50	227.58	211.42
81	148.33	186.92	204.92	188.75	190.33	207.58	193.00	164.75	207.67	227.67	209.75	211.50	230.58	214.50
82	150.25	189.42	207.50	191.25	192.92	210.17	195.58	167.00	210.42	230.50	212.50	214.42	233.50	217.42
83	152.25	191.83	209.83	193.75	195.42	212.75	198.08	169.17	213.17	233.08	215.25	217.08	236.42	220.25
84	154.08	194.17	212.17	196.17	197.83	215.17	200.67	171.25	215.75	235.75	218.00	219.83	239.17	222.92
85	156.00	196.50	214.42	198.42	200.17	217.58	203.00	173.33	218.33	238.17	220.50	222.42	241.75	225.58
86	157.67	198.75	216.50	200.67	202.42	219.83	205.17	175.17	220.75	240.50	222.92	224.92	244.33	228.08
87	159.33	200.83	218.50	202.83	204.58	222.00	207.42	177.00	223.17	242.83	225.33	227.33	246.67	230.50
88	160.92	202.83	220.50	204.83	206.58	224.08	209.58	178.83	225.33	245.00	227.58	229.58	248.92	232.75
89	162.58	204.75	222.33	206.75	208.58	226.00	211.50	180.50	227.50	247.08	229.75	231.67	251.17	235.00
90	164.00	206.50	224.25	208.58	210.33	227.75	213.42	182.08	229.50	249.17	231.75	233.83	253.17	237.00
91	165.25	208.25	226.00	210.25	212.17	229.50	215.08	183.58	231.33	251.25	233.75	235.75	255.08	239.08
92	166.58	209.83	227.67	211.83	213.75	231.08	216.75	185.00	233.08	253.00	235.50	237.58	256.75	240.83
93	167.67	211.33	229.17	213.42	215.25	232.58	218.25	186.25	234.83	254.67	237.17	239.25	258.42	242.50
94	168.75	212.67	230.58	214.83	216.67	233.92	219.67	187.50	236.33	256.17	238.58	240.75	259.75	244.00
95	169.75	213.92	231.75	215.92	217.92	235.00	220.92	188.67	237.75	257.58	241.00	242.08	261.08	245.50
96	170.83	215.17	233.08	217.25	219.17	236.25	222.25	189.75	239.08	259.00	241.50	243.50	262.42	246.92
97	171.75	216.50	234.33	218.50	220.50	237.50	223.58	190.83	240.42	260.42	242.92	244.92	263.83	248.42
98	172.75	217.67	235.67	219.83	221.83	238.58	224.92	192.00	241.92	261.92	244.33	246.42	265.17	249.92
99	173.75	219.00	236.92	221.08	223.17	239.83	226.17	193.08	243.33	263.25	245.75	247.83	266.50	251.33

(Add \$25 One-time Policy Fee)

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

OHIO

FOR USE IN OHIO ZIP CODES: ALL EXCEPT 434-436, 440-445, 450-454

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	90.83	114.42	128.67	115.50	116.50	132.92	118.17	100.83	127.17	143.00	128.33	129.50	147.67	131.33
66	90.83	114.42	128.67	115.50	116.50	132.92	118.17	100.83	127.17	143.00	128.33	129.50	147.67	131.33
67	90.83	114.42	128.67	115.50	116.50	132.92	118.17	100.83	127.17	143.00	128.33	129.50	147.67	131.33
68	94.58	119.17	134.42	120.33	121.33	138.42	123.17	105.17	132.42	149.33	133.83	135.00	153.83	136.83
69	98.92	124.50	140.00	125.83	126.92	143.83	128.67	109.92	138.42	155.42	139.83	140.92	159.83	143.00
70	102.75	129.50	145.17	130.75	132.00	149.17	133.83	114.17	143.92	161.25	145.33	146.58	165.67	148.67
71	106.75	134.42	150.25	135.75	137.00	154.25	138.83	118.58	149.42	167.00	150.92	152.17	171.50	154.42
72	110.33	139.08	155.00	140.42	141.75	159.17	143.67	122.67	154.58	172.17	156.08	157.50	176.75	159.67
73	113.92	143.50	159.33	144.92	146.25	163.50	148.25	126.58	159.42	177.08	161.00	162.42	181.58	164.67
74	117.17	147.67	163.58	149.08	150.33	167.67	152.50	130.25	164.08	181.75	165.67	167.08	186.25	169.42
75	120.08	151.33	167.42	152.83	154.17	171.50	156.33	133.50	168.25	186.08	169.83	171.42	190.50	173.75
76	122.92	154.83	170.92	156.33	157.67	174.67	159.92	136.58	172.00	190.00	173.75	175.25	194.00	177.75
77	125.58	158.17	174.67	159.75	161.08	177.83	163.42	139.50	175.75	194.00	177.50	179.00	197.50	181.50
78	128.00	161.17	177.83	162.83	164.25	180.50	166.58	142.08	179.17	197.50	181.00	182.50	200.58	185.00
79	130.25	164.00	180.75	165.67	167.08	183.00	169.42	144.75	182.33	200.83	184.08	185.67	203.42	188.25
80	132.25	166.75	183.08	168.33	169.83	185.33	172.17	146.92	185.25	203.50	187.08	188.67	205.92	191.25
81	134.17	169.08	185.42	170.75	172.17	187.75	174.67	149.08	187.83	206.00	189.75	191.33	208.58	194.00
82	135.92	171.42	187.67	173.08	174.58	190.17	176.92	151.17	190.42	208.50	192.33	194.00	211.33	196.75
83	137.75	173.50	189.83	175.25	176.75	192.42	179.25	153.00	192.83	210.92	194.75	196.42	213.92	199.25
84	139.42	175.67	192.00	177.50	179.00	194.67	181.50	154.92	195.25	213.25	197.17	198.83	216.33	201.75
85	141.17	177.83	194.00	179.58	181.17	196.92	183.67	156.83	197.50	215.50	199.50	201.25	218.75	204.08
86	142.67	179.75	195.83	181.50	183.08	198.83	185.67	158.50	199.75	217.67	201.75	203.50	221.00	206.42
87	144.17	181.67	197.67	183.50	185.08	200.83	187.67	160.17	201.92	219.67	203.83	205.67	223.17	208.50
88	145.58	183.50	199.50	185.33	186.92	202.75	189.58	161.83	203.83	221.67	205.92	207.75	225.25	210.58
89	147.08	185.25	201.17	187.08	188.75	204.50	191.33	163.33	205.83	223.58	207.92	209.67	227.25	212.67
90	148.33	186.83	202.92	188.75	190.33	206.08	193.08	164.75	207.67	225.50	209.75	211.50	229.00	214.50
91	149.58	188.42	204.50	190.25	192.00	207.67	194.58	166.08	209.33	227.25	211.42	213.25	230.75	216.25
92	150.75	189.83	206.00	191.67	193.42	209.08	196.08	167.33	210.92	228.83	213.00	214.92	232.25	217.83
93	151.67	191.17	207.33	193.08	194.75	210.42	197.42	168.58	212.50	230.42	214.58	216.42	233.75	219.33
94	152.75	192.42	208.58	194.33	196.00	211.58	198.75	169.67	213.83	231.83	215.92	217.75	235.08	220.83
95	153.58	193.58	209.75	195.42	197.17	212.67	199.92	170.67	215.08	233.08	217.17	219.08	236.25	222.17
96	154.50	194.67	210.92	196.58	198.33	213.75	201.08	171.75	216.25	234.33	218.50	220.33	237.42	223.42
97	155.42	195.83	212.00	197.67	199.50	214.83	202.25	172.67	217.58	235.58	219.75	221.58	238.67	224.75
98	156.25	197.00	213.17	198.83	200.67	215.92	203.50	173.67	218.92	236.92	221.00	222.92	239.92	226.08
99	157.25	198.17	214.42	200.08	201.92	217.00	204.67	174.75	220.17	238.25	222.42	224.17	241.17	227.33

(Add \$25 One-time Policy Fee)

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

OHIO

FOR USE IN OHIO ZIP CODES: 434-436, 440-445, 450-454

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	87.25	109.92	123.67	111.00	112.00	127.67	113.58	97.00	122.17	137.50	123.42	124.42	141.92	126.17
66	87.25	109.92	123.67	111.00	112.00	127.67	113.58	97.00	122.17	137.50	123.42	124.42	141.92	126.17
67	87.25	109.92	123.67	111.00	112.00	127.67	113.58	97.00	122.17	137.50	123.42	124.42	141.92	126.17
68	90.92	114.67	129.25	115.75	116.75	133.00	118.33	101.08	127.33	143.50	128.50	129.67	147.92	131.42
69	95.00	119.75	134.50	120.83	121.92	138.25	123.67	105.58	133.00	149.42	134.33	135.42	153.67	137.42
70	98.75	124.50	139.50	125.75	126.75	143.33	128.50	109.75	138.25	155.08	139.67	140.92	159.25	142.92
71	102.58	129.25	144.50	130.58	131.58	148.33	133.50	113.92	143.58	160.50	145.00	146.25	164.75	148.33
72	106.08	133.67	148.92	135.00	136.25	152.92	138.08	117.83	148.58	165.58	150.00	151.25	169.92	153.50
73	109.50	137.92	153.25	139.33	140.50	157.08	142.50	121.67	153.33	170.17	154.75	156.08	174.50	158.25
74	112.58	141.92	157.25	143.33	144.58	161.08	146.58	125.17	157.67	174.75	159.25	160.58	179.00	162.83
75	115.42	145.50	160.92	146.92	148.25	164.75	150.25	128.25	161.67	178.83	163.25	164.67	183.08	166.92
76	118.00	148.75	164.33	150.25	151.58	167.92	153.75	131.25	165.42	182.58	167.00	168.42	186.50	170.83
77	120.67	152.08	167.92	153.58	154.92	170.92	157.00	134.08	168.92	186.50	170.67	172.08	189.92	174.42
78	123.00	155.00	170.92	156.42	157.83	173.50	160.17	136.67	172.17	189.92	173.83	175.33	192.75	177.92
79	125.17	157.67	173.75	159.17	160.58	176.00	162.83	139.00	175.17	193.00	176.83	178.42	195.50	180.83
80	127.17	160.25	176.08	161.75	163.17	178.17	165.50	141.33	178.00	195.58	179.75	181.42	197.92	183.83
81	129.00	162.58	178.25	164.17	165.58	180.50	167.92	143.33	180.58	198.00	182.33	184.00	200.58	186.50
82	130.75	164.67	180.42	166.25	167.75	182.75	170.08	145.25	183.08	200.50	184.83	186.42	203.08	189.00
83	132.42	166.83	182.42	168.42	169.92	185.00	172.25	147.08	185.42	202.75	187.17	188.83	205.50	191.42
84	134.08	168.92	184.42	170.67	172.00	187.17	174.42	148.92	187.58	204.92	189.50	191.17	207.92	193.83
85	135.50	170.92	186.42	172.58	174.00	189.17	176.50	150.67	189.92	207.08	191.75	193.50	210.17	196.17
86	137.17	172.75	188.33	174.50	176.08	191.17	178.42	152.33	192.08	209.17	193.92	195.58	212.42	198.25
87	138.58	174.67	190.00	176.42	177.92	193.00	180.33	154.00	194.00	211.17	196.00	197.67	214.50	200.42
88	140.00	176.42	191.75	178.08	179.67	194.83	182.17	155.50	196.00	213.00	197.92	199.58	216.50	202.42
89	141.33	178.08	193.50	179.75	181.42	196.50	183.83	157.00	197.83	214.92	199.75	201.50	218.33	204.33
90	142.67	179.58	195.00	181.42	183.00	198.08	185.58	158.42	199.58	216.67	201.58	203.25	220.17	206.17
91	143.67	181.00	196.50	182.92	184.42	199.58	187.08	159.67	201.17	218.42	203.17	204.92	221.75	207.83
92	144.83	182.42	198.00	184.25	185.83	200.92	188.50	160.92	202.75	220.08	204.75	206.50	223.33	209.50
93	145.83	183.75	199.33	185.58	187.17	202.25	189.75	162.08	204.25	221.50	206.17	207.92	224.67	210.92
94	146.83	184.92	200.50	186.83	188.42	203.33	191.00	163.08	205.50	222.75	207.50	209.42	225.92	212.25
95	147.58	186.00	201.58	187.75	189.50	204.42	192.17	164.08	206.58	223.92	208.67	210.50	227.08	213.50
96	148.50	187.08	202.75	188.92	190.67	205.42	193.17	164.92	207.83	225.17	209.92	211.75	228.25	214.75
97	149.33	188.25	203.75	190.08	191.75	206.42	194.33	166.00	209.00	226.42	211.25	213.00	229.42	215.92
98	150.25	189.33	204.92	191.17	192.83	207.50	195.58	166.92	210.33	227.67	212.42	214.25	230.58	217.25
99	151.08	190.42	206.08	192.33	194.00	208.58	196.67	168.00	211.58	228.92	213.67	215.50	231.67	218.50

(Add \$25 One-time Policy Fee)

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

OHIO

FOR USE IN OHIO ZIP CODES: ALL EXCEPT 434-436, 440-445, 450-454

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	78.92	99.42	111.83	100.50	101.33	115.50	102.75	87.83	110.50	124.33	111.67	112.58	128.42	114.17
66	78.92	99.42	111.83	100.50	101.33	115.50	102.75	87.83	110.50	124.33	111.67	112.58	128.42	114.17
67	78.92	99.42	111.83	100.50	101.33	115.50	102.75	87.83	110.50	124.33	111.67	112.58	128.42	114.17
68	82.25	103.75	116.92	104.75	105.58	120.33	107.00	91.42	115.17	129.83	116.33	117.33	133.83	118.92
69	86.00	108.42	121.67	109.33	110.25	125.08	111.83	95.58	120.33	135.25	121.50	122.58	139.00	124.33
70	89.42	112.67	126.17	113.75	114.75	129.67	116.33	99.25	125.08	140.25	126.33	127.50	144.08	129.25
71	92.75	116.92	130.67	118.08	119.08	134.17	120.83	103.08	129.92	145.17	131.17	132.25	149.08	134.17
72	95.92	121.00	134.75	122.17	123.25	138.42	124.92	106.67	134.42	149.75	135.67	136.92	153.75	138.83
73	99.00	124.75	138.58	126.00	127.17	142.08	129.00	110.08	138.67	154.00	140.08	141.25	157.83	143.25
74	101.92	128.42	142.25	129.67	130.75	145.75	132.58	113.25	142.67	158.08	144.08	145.25	162.00	147.33
75	104.42	131.67	145.58	132.92	134.08	149.08	135.92	116.08	146.33	161.83	147.75	149.00	165.58	151.08
76	106.83	134.58	148.67	135.92	137.08	151.92	139.08	118.75	149.67	165.25	151.17	152.42	168.67	154.50
77	109.17	137.58	151.92	138.92	140.17	154.58	142.00	121.25	152.83	168.67	154.42	155.75	171.83	157.75
78	111.33	140.17	154.58	141.58	142.83	157.00	144.92	123.67	155.83	171.83	157.33	158.67	174.42	160.92
79	113.25	142.67	157.25	144.00	145.25	159.17	147.33	125.83	158.50	174.67	160.00	161.42	176.83	163.67
80	115.00	144.92	159.25	146.42	147.67	161.17	149.67	127.83	161.00	176.92	162.58	164.08	179.08	166.33
81	116.67	147.08	161.25	148.50	149.75	163.33	151.92	129.67	163.42	179.17	165.00	166.50	181.42	168.67
82	118.25	149.00	163.25	150.42	151.75	165.42	153.92	131.42	165.58	181.33	167.17	168.67	183.75	171.00
83	119.75	151.00	165.08	152.42	153.75	167.33	155.92	133.08	167.75	183.42	169.33	170.83	186.00	173.25
84	121.25	152.83	166.92	154.42	155.67	169.33	157.75	134.75	169.75	185.42	171.50	173.00	188.08	175.33
85	122.67	154.58	168.67	156.08	157.50	171.17	159.67	136.33	171.83	187.42	173.42	175.00	190.17	177.50
86	124.17	156.25	170.33	157.83	159.25	173.00	161.42	137.83	173.75	189.25	175.42	176.92	192.25	179.42
87	125.42	158.00	171.83	159.58	160.92	174.67	163.17	139.33	175.50	191.00	177.33	178.83	194.00	181.33
88	126.67	159.58	173.42	161.08	162.50	176.33	164.83	140.67	177.33	192.67	179.08	180.58	195.83	183.08
89	127.83	161.08	175.00	162.58	164.08	177.83	166.33	142.00	179.00	194.42	180.75	182.33	197.50	184.83
90	129.08	162.42	176.50	164.08	165.50	179.25	167.92	143.33	180.58	196.00	182.42	183.92	199.17	186.50
91	130.00	163.83	177.83	165.50	166.92	180.58	169.25	144.50	182.00	197.58	183.83	185.42	200.58	188.00
92	131.00	165.08	179.17	166.75	168.17	181.75	170.50	145.58	183.42	199.08	185.25	186.83	202.00	189.50
93	132.00	166.25	180.33	167.92	169.33	182.92	171.75	146.58	184.75	200.33	186.50	188.08	203.33	190.83
94	132.83	167.25	181.33	169.00	170.42	184.00	172.83	147.58	186.00	201.58	187.67	189.42	204.42	192.08
95	133.58	168.33	182.42	169.92	171.50	185.92	173.83	148.42	186.92	202.58	188.83	190.50	205.42	193.17
96	134.33	169.25	183.42	170.92	172.50	185.92	174.83	149.25	188.00	203.67	189.92	191.58	206.58	194.25
97	135.17	170.25	184.42	171.92	173.42	186.75	175.83	150.17	189.17	204.92	191.08	192.67	207.58	195.42
98	135.92	171.33	185.42	173.00	174.50	187.67	176.92	151.08	190.33	206.00	192.25	193.92	208.58	196.58
99	136.75	172.25	186.42	174.00	175.50	188.75	178.00	152.00	191.42	207.08	193.33	195.00	209.67	197.67

(Add \$25 One-time Policy Fee)