

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 5/5/06

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730-731, 740-741

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	1,499	NA	NA	NA	NA	NA	NA	0-64	1,666	NA	NA	NA	NA	NA	NA
65	873	1,101	1,254	1,112	1,121	1,301	1,137	65	970	1,223	1,393	1,235	1,246	1,446	1,263
66	918	1,157	1,308	1,168	1,179	1,355	1,195	66	1,021	1,286	1,453	1,299	1,310	1,505	1,328
67	965	1,215	1,367	1,228	1,238	1,412	1,256	67	1,072	1,351	1,519	1,364	1,376	1,569	1,395
68	1,005	1,266	1,428	1,279	1,290	1,471	1,309	68	1,117	1,408	1,587	1,421	1,434	1,634	1,454
69	1,050	1,323	1,487	1,337	1,348	1,528	1,367	69	1,167	1,471	1,652	1,485	1,498	1,698	1,519
70	1,092	1,376	1,543	1,390	1,402	1,585	1,421	70	1,213	1,529	1,714	1,544	1,558	1,760	1,580
71	1,134	1,428	1,597	1,443	1,455	1,639	1,475	71	1,260	1,588	1,774	1,603	1,616	1,822	1,640
72	1,173	1,478	1,647	1,492	1,506	1,691	1,526	72	1,303	1,643	1,830	1,659	1,673	1,878	1,697
73	1,211	1,525	1,693	1,540	1,553	1,737	1,575	73	1,345	1,694	1,882	1,711	1,726	1,930	1,750
74	1,245	1,569	1,738	1,584	1,598	1,781	1,620	74	1,383	1,743	1,931	1,760	1,776	1,979	1,800
75	1,276	1,608	1,779	1,625	1,638	1,822	1,661	75	1,418	1,787	1,976	1,805	1,821	2,024	1,846
76	1,306	1,645	1,816	1,661	1,676	1,856	1,699	76	1,451	1,828	2,019	1,846	1,862	2,062	1,888
77	1,334	1,680	1,856	1,697	1,712	1,889	1,736	77	1,482	1,868	2,062	1,886	1,902	2,099	1,929
78	1,360	1,713	1,889	1,730	1,745	1,918	1,769	78	1,510	1,904	2,099	1,922	1,939	2,131	1,966
79	1,383	1,742	1,921	1,760	1,776	1,945	1,800	79	1,537	1,937	2,134	1,956	1,973	2,161	2,000
80	1,406	1,771	1,946	1,788	1,805	1,969	1,830	80	1,562	1,968	2,162	1,987	2,004	2,188	2,032
81	1,426	1,796	1,970	1,814	1,830	1,995	1,856	81	1,584	1,996	2,189	2,016	2,033	2,217	2,062
82	1,445	1,821	1,994	1,839	1,855	2,021	1,880	82	1,606	2,023	2,216	2,043	2,061	2,245	2,090
83	1,463	1,844	2,017	1,862	1,878	2,045	1,904	83	1,626	2,049	2,241	2,069	2,087	2,273	2,117
84	1,481	1,867	2,039	1,886	1,902	2,068	1,929	84	1,646	2,075	2,266	2,095	2,113	2,299	2,143
85	1,499	1,889	2,061	1,908	1,924	2,092	1,951	85	1,666	2,099	2,290	2,120	2,138	2,324	2,168
86	1,516	1,910	2,081	1,929	1,946	2,113	1,973	86	1,684	2,122	2,312	2,143	2,162	2,348	2,192
87	1,532	1,931	2,101	1,949	1,967	2,134	1,994	87	1,702	2,145	2,334	2,166	2,185	2,372	2,216
88	1,547	1,949	2,120	1,969	1,986	2,154	2,014	88	1,719	2,166	2,355	2,188	2,207	2,393	2,237
89	1,562	1,968	2,138	1,987	2,005	2,173	2,033	89	1,735	2,187	2,375	2,209	2,228	2,414	2,259
90	1,576	1,985	2,156	2,005	2,022	2,190	2,051	90	1,751	2,206	2,396	2,228	2,247	2,434	2,279
91	1,589	2,002	2,173	2,021	2,039	2,206	2,067	91	1,765	2,224	2,415	2,246	2,266	2,452	2,298
92	1,601	2,017	2,189	2,037	2,055	2,221	2,084	92	1,778	2,241	2,432	2,264	2,283	2,468	2,315
93	1,612	2,031	2,203	2,051	2,069	2,236	2,098	93	1,791	2,257	2,448	2,280	2,300	2,484	2,331
94	1,623	2,044	2,217	2,065	2,083	2,248	2,111	94	1,803	2,272	2,462	2,294	2,314	2,498	2,346
95	1,632	2,057	2,228	2,076	2,094	2,259	2,124	95	1,814	2,285	2,476	2,308	2,327	2,510	2,360
96	1,642	2,068	2,241	2,089	2,107	2,271	2,137	96	1,824	2,298	2,489	2,321	2,341	2,523	2,373
97	1,652	2,081	2,253	2,101	2,120	2,282	2,149	97	1,834	2,311	2,503	2,335	2,354	2,536	2,388
98	1,661	2,093	2,265	2,113	2,132	2,294	2,162	98	1,845	2,326	2,517	2,348	2,369	2,549	2,402
99	1,670	2,105	2,278	2,126	2,145	2,306	2,174	99	1,857	2,339	2,531	2,363	2,382	2,562	2,416

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 5/5/06

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730-731, 740-741

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	1,416	NA	NA	NA	NA	NA	NA	0-64	1,573	NA	NA	NA	NA	NA	NA
65	825	1,040	1,184	1,050	1,059	1,229	1,074	65	916	1,155	1,316	1,166	1,176	1,366	1,193
66	867	1,093	1,235	1,103	1,114	1,279	1,129	66	964	1,215	1,372	1,227	1,237	1,421	1,255
67	911	1,148	1,291	1,159	1,170	1,334	1,186	67	1,012	1,276	1,435	1,288	1,300	1,482	1,318
68	949	1,196	1,349	1,208	1,218	1,389	1,236	68	1,055	1,329	1,499	1,342	1,354	1,544	1,373
69	992	1,250	1,404	1,262	1,273	1,443	1,291	69	1,102	1,389	1,560	1,403	1,414	1,604	1,435
70	1,031	1,300	1,457	1,312	1,324	1,497	1,342	70	1,146	1,444	1,618	1,459	1,471	1,663	1,492
71	1,071	1,349	1,508	1,363	1,374	1,548	1,393	71	1,190	1,499	1,675	1,514	1,527	1,720	1,549
72	1,108	1,396	1,556	1,409	1,422	1,597	1,442	72	1,231	1,551	1,728	1,567	1,580	1,774	1,602
73	1,143	1,440	1,599	1,454	1,467	1,641	1,488	73	1,270	1,600	1,777	1,616	1,630	1,822	1,652
74	1,176	1,482	1,641	1,496	1,509	1,682	1,530	74	1,306	1,646	1,824	1,663	1,677	1,869	1,700
75	1,205	1,519	1,680	1,534	1,547	1,720	1,569	75	1,340	1,688	1,867	1,704	1,720	1,912	1,743
76	1,233	1,554	1,715	1,569	1,583	1,753	1,605	76	1,370	1,726	1,907	1,743	1,759	1,947	1,783
77	1,260	1,587	1,753	1,603	1,617	1,784	1,640	77	1,400	1,764	1,947	1,781	1,796	1,982	1,822
78	1,284	1,618	1,784	1,634	1,648	1,811	1,671	78	1,426	1,798	1,982	1,816	1,831	2,013	1,856
79	1,306	1,646	1,814	1,663	1,677	1,837	1,700	79	1,452	1,829	2,015	1,847	1,863	2,041	1,889
80	1,328	1,673	1,838	1,689	1,704	1,860	1,728	80	1,475	1,859	2,042	1,877	1,893	2,066	1,919
81	1,346	1,697	1,861	1,714	1,728	1,884	1,753	81	1,496	1,885	2,067	1,904	1,920	2,094	1,947
82	1,364	1,720	1,884	1,737	1,752	1,908	1,776	82	1,516	1,911	2,093	1,930	1,947	2,120	1,974
83	1,382	1,742	1,905	1,759	1,774	1,931	1,799	83	1,536	1,935	2,117	1,954	1,971	2,146	1,999
84	1,399	1,763	1,926	1,781	1,796	1,953	1,822	84	1,555	1,959	2,140	1,979	1,996	2,171	2,024
85	1,416	1,784	1,947	1,802	1,817	1,975	1,843	85	1,573	1,982	2,162	2,002	2,020	2,195	2,048
86	1,431	1,804	1,965	1,822	1,838	1,996	1,863	86	1,590	2,004	2,184	2,024	2,042	2,218	2,071
87	1,447	1,823	1,984	1,841	1,857	2,015	1,883	87	1,607	2,026	2,204	2,046	2,064	2,240	2,093
88	1,461	1,841	2,002	1,860	1,876	2,034	1,902	88	1,624	2,046	2,224	2,066	2,084	2,260	2,113
89	1,476	1,859	2,019	1,877	1,894	2,052	1,920	89	1,639	2,066	2,243	2,086	2,104	2,280	2,134
90	1,488	1,875	2,036	1,894	1,910	2,068	1,937	90	1,653	2,083	2,263	2,105	2,122	2,298	2,152
91	1,500	1,890	2,052	1,909	1,926	2,083	1,952	91	1,667	2,100	2,281	2,122	2,140	2,315	2,170
92	1,512	1,905	2,067	1,924	1,941	2,098	1,968	92	1,680	2,117	2,297	2,138	2,156	2,331	2,186
93	1,522	1,918	2,081	1,937	1,954	2,111	1,981	93	1,692	2,132	2,312	2,153	2,172	2,346	2,202
94	1,533	1,930	2,094	1,950	1,967	2,123	1,994	94	1,703	2,145	2,326	2,167	2,185	2,359	2,216
95	1,541	1,942	2,105	1,961	1,978	2,134	2,006	95	1,713	2,158	2,338	2,179	2,198	2,371	2,229
96	1,550	1,953	2,117	1,973	1,990	2,145	2,018	96	1,723	2,170	2,351	2,192	2,211	2,383	2,241
97	1,560	1,965	2,128	1,984	2,002	2,156	2,030	97	1,732	2,183	2,364	2,205	2,224	2,395	2,255
98	1,568	1,976	2,139	1,996	2,014	2,167	2,042	98	1,743	2,196	2,377	2,218	2,237	2,407	2,269
99	1,578	1,988	2,151	2,008	2,026	2,178	2,054	99	1,754	2,209	2,390	2,231	2,250	2,420	2,281

(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 5/5/06

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730-731, 740-741

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	1,303	NA	NA	NA	NA	NA	NA	0-64	1,448	NA	NA	NA	NA	NA	NA
65	760	957	1,090	967	975	1,131	988	65	844	1,063	1,211	1,074	1,084	1,257	1,098
66	798	1,006	1,137	1,016	1,025	1,178	1,040	66	887	1,118	1,264	1,129	1,139	1,309	1,155
67	839	1,057	1,189	1,067	1,076	1,228	1,092	67	932	1,175	1,321	1,186	1,196	1,364	1,213
68	874	1,102	1,242	1,112	1,122	1,279	1,138	68	971	1,224	1,380	1,236	1,247	1,421	1,264
69	914	1,151	1,292	1,162	1,172	1,329	1,189	69	1,015	1,279	1,436	1,292	1,302	1,477	1,320
70	950	1,197	1,341	1,209	1,219	1,378	1,236	70	1,055	1,329	1,490	1,343	1,355	1,531	1,373
71	986	1,242	1,389	1,255	1,265	1,426	1,283	71	1,095	1,381	1,543	1,394	1,406	1,584	1,426
72	1,020	1,285	1,432	1,298	1,310	1,471	1,328	72	1,133	1,428	1,591	1,442	1,454	1,634	1,475
73	1,052	1,326	1,472	1,339	1,351	1,510	1,370	73	1,169	1,473	1,636	1,488	1,500	1,678	1,522
74	1,083	1,364	1,511	1,378	1,390	1,549	1,409	74	1,202	1,516	1,679	1,531	1,544	1,721	1,565
75	1,110	1,399	1,547	1,412	1,425	1,584	1,445	75	1,233	1,554	1,719	1,570	1,583	1,760	1,605
76	1,135	1,430	1,580	1,445	1,457	1,614	1,478	76	1,262	1,589	1,755	1,606	1,619	1,793	1,642
77	1,160	1,462	1,614	1,476	1,489	1,643	1,509	77	1,289	1,624	1,793	1,640	1,654	1,825	1,677
78	1,183	1,490	1,643	1,504	1,517	1,668	1,539	78	1,314	1,655	1,825	1,671	1,686	1,853	1,710
79	1,202	1,516	1,670	1,530	1,544	1,691	1,565	79	1,337	1,684	1,856	1,700	1,715	1,879	1,739
80	1,222	1,540	1,692	1,555	1,569	1,713	1,590	80	1,358	1,711	1,880	1,728	1,743	1,903	1,768
81	1,240	1,562	1,714	1,578	1,591	1,735	1,614	81	1,378	1,736	1,904	1,753	1,769	1,928	1,793
82	1,256	1,583	1,734	1,598	1,613	1,757	1,635	82	1,396	1,760	1,927	1,777	1,792	1,952	1,817
83	1,273	1,604	1,754	1,619	1,634	1,778	1,656	83	1,414	1,782	1,949	1,799	1,815	1,976	1,841
84	1,289	1,624	1,773	1,640	1,653	1,799	1,677	84	1,432	1,804	1,970	1,822	1,838	1,999	1,863
85	1,303	1,643	1,792	1,659	1,673	1,819	1,697	85	1,448	1,825	1,991	1,843	1,859	2,021	1,886
86	1,319	1,661	1,810	1,678	1,692	1,838	1,715	86	1,464	1,846	2,011	1,864	1,880	2,042	1,906
87	1,332	1,679	1,826	1,696	1,710	1,856	1,733	87	1,481	1,865	2,030	1,884	1,900	2,062	1,926
88	1,346	1,696	1,843	1,712	1,727	1,873	1,751	88	1,495	1,884	2,048	1,903	1,919	2,081	1,946
89	1,358	1,712	1,859	1,728	1,743	1,889	1,768	89	1,509	1,902	2,066	1,921	1,937	2,099	1,964
90	1,371	1,726	1,875	1,743	1,759	1,904	1,784	90	1,523	1,919	2,083	1,938	1,954	2,116	1,982
91	1,382	1,741	1,889	1,758	1,773	1,919	1,798	91	1,535	1,934	2,100	1,953	1,970	2,131	1,998
92	1,392	1,754	1,904	1,771	1,787	1,931	1,812	92	1,547	1,949	2,115	1,968	1,985	2,147	2,013
93	1,402	1,767	1,916	1,784	1,799	1,944	1,824	93	1,558	1,963	2,129	1,982	1,999	2,160	2,027
94	1,411	1,778	1,927	1,796	1,811	1,955	1,836	94	1,568	1,976	2,141	1,994	2,012	2,172	2,040
95	1,419	1,788	1,938	1,805	1,822	1,965	1,847	95	1,577	1,986	2,153	2,006	2,024	2,183	2,052
96	1,427	1,798	1,949	1,816	1,832	1,975	1,858	96	1,586	1,998	2,165	2,018	2,036	2,194	2,064
97	1,436	1,809	1,959	1,827	1,843	1,985	1,868	97	1,596	2,010	2,177	2,030	2,048	2,205	2,076
98	1,445	1,820	1,970	1,838	1,854	1,994	1,880	98	1,605	2,022	2,189	2,042	2,060	2,217	2,089
99	1,453	1,831	1,981	1,849	1,865	2,005	1,891	99	1,615	2,034	2,201	2,054	2,072	2,228	2,101

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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RATES EFFECTIVE 5/5/06

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730-731, 740-741

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	1,231	NA	NA	NA	NA	NA	NA	0-64	1,368	NA	NA	NA	NA	NA	NA
65	717	904	1,029	913	921	1,068	933	65	797	1,004	1,144	1,014	1,023	1,187	1,037
66	754	950	1,074	960	968	1,113	982	66	838	1,056	1,193	1,066	1,075	1,236	1,091
67	792	998	1,123	1,008	1,017	1,159	1,031	67	881	1,109	1,248	1,120	1,130	1,289	1,146
68	825	1,040	1,173	1,051	1,060	1,208	1,074	68	917	1,156	1,303	1,167	1,177	1,342	1,193
69	863	1,087	1,221	1,097	1,107	1,255	1,123	69	959	1,208	1,357	1,220	1,230	1,395	1,247
70	897	1,131	1,267	1,142	1,151	1,301	1,167	70	996	1,255	1,408	1,268	1,279	1,446	1,297
71	931	1,173	1,312	1,185	1,195	1,346	1,212	71	1,034	1,304	1,457	1,317	1,328	1,496	1,346
72	963	1,214	1,352	1,226	1,237	1,389	1,254	72	1,070	1,349	1,503	1,362	1,374	1,543	1,393
73	994	1,252	1,391	1,265	1,276	1,426	1,294	73	1,104	1,391	1,545	1,405	1,417	1,584	1,437
74	1,023	1,289	1,427	1,301	1,312	1,463	1,330	74	1,136	1,431	1,586	1,446	1,458	1,625	1,478
75	1,048	1,321	1,461	1,334	1,346	1,496	1,364	75	1,165	1,468	1,624	1,482	1,495	1,662	1,516
76	1,072	1,351	1,492	1,364	1,376	1,524	1,396	76	1,192	1,501	1,658	1,516	1,529	1,693	1,550
77	1,096	1,380	1,524	1,394	1,406	1,551	1,425	77	1,217	1,533	1,693	1,549	1,562	1,724	1,584
78	1,117	1,407	1,551	1,420	1,433	1,575	1,454	78	1,241	1,563	1,724	1,578	1,592	1,750	1,615
79	1,136	1,431	1,578	1,445	1,458	1,597	1,478	79	1,262	1,590	1,753	1,606	1,620	1,775	1,642
80	1,154	1,454	1,598	1,469	1,482	1,618	1,502	80	1,283	1,616	1,776	1,632	1,646	1,797	1,669
81	1,171	1,476	1,618	1,490	1,503	1,639	1,524	81	1,301	1,640	1,798	1,656	1,670	1,821	1,693
82	1,187	1,495	1,638	1,510	1,523	1,659	1,544	82	1,318	1,662	1,820	1,678	1,692	1,844	1,716
83	1,202	1,515	1,657	1,529	1,543	1,680	1,564	83	1,335	1,683	1,840	1,699	1,714	1,866	1,738
84	1,217	1,533	1,675	1,549	1,561	1,699	1,584	84	1,352	1,703	1,861	1,720	1,736	1,888	1,760
85	1,231	1,551	1,692	1,567	1,580	1,718	1,602	85	1,368	1,724	1,880	1,741	1,756	1,908	1,781
86	1,245	1,568	1,709	1,584	1,598	1,736	1,620	86	1,383	1,743	1,899	1,760	1,776	1,929	1,800
87	1,258	1,585	1,725	1,601	1,615	1,753	1,637	87	1,398	1,761	1,917	1,779	1,794	1,947	1,819
88	1,271	1,601	1,741	1,617	1,631	1,769	1,654	88	1,412	1,779	1,934	1,797	1,812	1,965	1,838
89	1,283	1,617	1,756	1,632	1,646	1,784	1,669	89	1,425	1,796	1,951	1,814	1,829	1,982	1,855
90	1,295	1,630	1,771	1,646	1,661	1,799	1,685	90	1,438	1,812	1,967	1,830	1,845	1,998	1,872
91	1,305	1,644	1,784	1,660	1,675	1,812	1,698	91	1,450	1,827	1,983	1,845	1,861	2,013	1,887
92	1,315	1,657	1,798	1,673	1,687	1,824	1,711	92	1,461	1,840	1,998	1,859	1,875	2,027	1,901
93	1,324	1,669	1,810	1,685	1,699	1,836	1,723	93	1,471	1,854	2,010	1,872	1,888	2,040	1,914
94	1,333	1,679	1,820	1,696	1,710	1,846	1,734	94	1,481	1,866	2,022	1,884	1,901	2,051	1,927
95	1,340	1,689	1,830	1,705	1,720	1,856	1,744	95	1,489	1,876	2,033	1,895	1,912	2,061	1,938
96	1,348	1,698	1,840	1,715	1,731	1,865	1,754	96	1,498	1,887	2,044	1,906	1,923	2,072	1,949
97	1,356	1,709	1,850	1,726	1,741	1,874	1,765	97	1,507	1,898	2,056	1,918	1,934	2,083	1,961
98	1,364	1,719	1,861	1,736	1,751	1,884	1,776	98	1,516	1,910	2,067	1,929	1,946	2,094	1,973
99	1,372	1,729	1,871	1,746	1,761	1,894	1,786	99	1,525	1,921	2,078	1,940	1,957	2,104	1,984

(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 5/5/06

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730-731, 740-741

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	124.92	NA	NA	NA	NA	NA	NA	0-64	138.83	NA	NA	NA	NA	NA	NA
65	72.75	91.75	104.50	92.67	93.42	108.42	94.75	65	80.83	101.92	116.08	102.92	103.83	120.50	105.25
66	76.50	96.42	109.00	97.33	98.25	112.92	99.58	66	85.08	107.17	121.08	108.25	109.17	125.42	110.67
67	80.42	101.25	113.92	102.33	103.17	117.67	104.67	67	89.33	112.58	126.58	113.67	114.67	130.75	116.25
68	83.75	105.50	119.00	106.58	107.50	122.58	109.08	68	93.08	117.33	132.25	118.42	119.50	136.17	121.17
69	87.50	110.25	123.92	111.42	112.33	127.33	113.92	69	97.25	122.58	137.67	123.75	124.83	141.50	126.58
70	91.00	114.67	128.58	115.83	116.83	132.08	118.42	70	101.08	127.42	142.83	128.67	129.83	146.67	131.67
71	94.50	119.00	133.08	120.25	121.25	136.58	122.92	71	105.00	132.33	147.83	133.58	134.67	151.83	136.67
72	97.75	123.17	137.25	124.33	125.50	140.92	127.17	72	108.58	136.92	152.50	138.25	139.42	156.50	141.42
73	100.92	127.08	141.08	128.33	129.42	144.75	131.25	73	112.08	141.17	156.83	142.58	143.83	160.83	145.83
74	103.75	130.75	144.83	132.00	133.17	148.42	135.00	74	115.25	145.25	160.92	146.67	148.00	164.92	150.00
75	106.33	134.00	148.25	135.42	136.50	151.83	138.42	75	118.17	148.92	164.67	150.42	151.75	168.67	153.83
76	108.83	137.08	151.33	138.42	139.67	154.67	141.58	76	120.92	152.33	168.25	153.83	155.17	171.83	157.33
77	111.17	140.00	154.67	141.42	142.67	157.42	144.67	77	123.50	155.67	171.83	157.17	158.50	174.92	160.75
78	113.33	142.75	157.42	144.17	145.42	159.83	147.42	78	125.83	158.67	174.92	160.17	161.58	177.58	163.83
79	115.25	145.17	160.08	146.67	148.00	162.08	150.00	79	128.08	161.42	177.83	163.00	164.42	180.08	166.67
80	117.17	147.58	162.17	149.00	150.42	164.08	152.50	80	130.17	164.00	180.17	165.58	167.00	182.33	169.33
81	118.83	149.67	164.17	151.17	152.50	166.25	154.67	81	132.00	166.33	182.42	168.00	169.42	184.75	171.83
82	120.42	151.75	166.17	153.25	154.58	168.42	156.67	82	133.83	168.58	184.67	170.25	171.75	187.08	174.17
83	121.92	153.67	168.08	155.17	156.50	170.42	158.67	83	135.50	170.75	186.75	172.42	173.92	189.42	176.42
84	123.42	155.58	169.92	157.17	158.50	172.33	160.75	84	137.17	172.92	188.83	174.58	176.08	191.58	178.58
85	124.92	157.42	171.75	159.00	160.33	174.33	162.58	85	138.83	174.92	190.83	176.67	178.17	193.67	180.67
86	126.33	159.17	173.42	160.75	162.17	176.08	164.42	86	140.33	176.83	192.67	178.58	180.17	195.67	182.67
87	127.67	160.92	175.08	162.42	163.92	177.83	166.17	87	141.83	178.75	194.50	180.50	182.08	197.67	184.67
88	128.92	162.42	176.67	164.08	165.50	179.50	167.83	88	143.25	180.50	196.25	182.33	183.92	199.42	186.42
89	130.17	164.00	178.17	165.58	167.08	181.08	169.42	89	144.58	182.25	197.92	184.08	185.67	201.17	188.25
90	131.33	165.42	179.67	167.08	168.50	182.50	170.92	90	145.92	183.83	199.67	185.67	187.25	202.83	189.92
91	132.42	166.83	181.08	168.42	169.92	183.83	172.25	91	147.08	185.33	201.25	187.17	188.83	204.33	191.50
92	133.42	168.08	182.42	169.75	171.25	185.08	173.67	92	148.17	186.75	202.67	188.67	190.25	205.67	192.92
93	134.33	169.25	183.58	170.92	172.42	186.33	174.83	93	149.25	188.08	204.00	190.00	191.67	207.00	194.25
94	135.25	170.33	184.75	172.08	173.58	187.33	175.92	94	150.25	189.33	205.17	191.17	192.83	208.17	195.50
95	136.00	171.42	185.67	173.00	174.50	188.25	177.00	95	151.17	190.42	206.33	192.33	193.92	209.17	196.67
96	136.83	172.33	186.75	174.08	175.58	189.25	178.08	96	152.00	191.50	207.42	193.42	195.08	210.25	197.75
97	137.67	173.42	187.75	175.08	176.67	190.17	179.08	97	152.83	192.58	208.58	194.58	196.17	211.33	199.00
98	138.42	174.42	188.75	176.08	177.67	191.17	180.17	98	153.75	193.83	209.75	195.67	197.42	212.42	200.17
99	139.17	175.42	189.83	177.17	178.75	192.17	181.17	99	154.75	194.92	210.92	196.92	198.50	213.50	201.33

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 5/5/06

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730-731, 740-741

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	118.00	NA	NA	NA	NA	NA	NA	0-64	131.08	NA	NA	NA	NA	NA	NA
65	68.75	86.67	98.67	87.50	88.25	102.42	89.50	65	76.33	96.25	109.67	97.17	98.00	113.83	99.42
66	72.25	91.08	102.92	91.92	92.83	106.58	94.08	66	80.33	101.25	114.33	102.25	103.08	118.42	104.58
67	75.92	95.67	107.58	96.58	97.50	111.17	98.83	67	84.33	106.33	119.58	107.33	108.33	123.50	109.83
68	79.08	99.67	112.42	100.67	101.50	115.75	103.00	68	87.92	110.75	124.92	111.83	112.83	128.67	114.42
69	82.67	104.17	117.00	105.17	106.08	120.25	107.58	69	91.83	115.75	130.00	116.92	117.83	133.67	119.58
70	85.92	108.33	121.42	109.33	110.33	124.75	111.83	70	95.50	120.33	134.83	121.58	122.58	138.58	124.33
71	89.25	112.42	125.67	113.58	114.50	129.00	116.08	71	99.17	124.92	139.58	126.17	127.25	143.33	129.08
72	92.33	116.33	129.67	117.42	118.50	133.08	120.17	72	102.58	129.25	144.00	130.58	131.67	147.83	133.50
73	95.25	120.00	133.25	121.17	122.25	136.75	124.00	73	105.83	133.33	148.08	134.67	135.83	151.83	137.67
74	98.00	123.50	136.75	124.67	125.75	140.17	127.50	74	108.83	137.17	152.00	138.58	139.75	155.75	141.67
75	100.42	126.58	140.00	127.83	128.92	143.33	130.75	75	111.67	140.67	155.58	142.00	143.33	159.33	145.25
76	102.75	129.50	142.92	130.75	131.92	146.08	133.75	76	114.17	143.83	158.92	145.25	146.58	162.25	148.58
77	105.00	132.25	146.08	133.58	134.75	148.67	136.67	77	116.67	147.00	162.25	148.42	149.67	165.17	151.83
78	107.00	134.83	148.67	136.17	137.33	150.92	139.25	78	118.83	149.83	165.17	151.33	152.58	167.75	154.67
79	108.83	137.17	151.17	138.58	139.75	153.08	141.67	79	121.00	152.42	167.92	153.92	155.25	170.08	157.42
80	110.67	139.42	153.17	140.75	142.00	155.00	144.00	80	122.92	154.92	170.17	156.42	157.75	172.17	159.92
81	112.17	141.42	155.08	142.83	144.00	157.00	146.08	81	124.67	157.08	172.25	158.67	160.00	174.50	162.25
82	113.67	143.33	157.00	144.75	146.00	159.00	148.00	82	126.33	159.25	174.42	160.83	162.25	176.67	164.50
83	115.17	145.17	158.75	146.58	147.83	160.92	149.92	83	128.00	161.25	176.42	162.83	164.25	178.83	166.58
84	116.58	146.92	160.50	148.42	149.67	162.75	151.83	84	129.58	163.25	178.33	164.92	166.33	180.92	168.67
85	118.00	148.67	162.25	150.17	151.42	164.58	153.58	85	131.08	165.17	180.17	166.83	168.33	182.92	170.67
86	119.25	150.33	163.75	151.83	153.17	166.33	155.25	86	132.50	167.00	182.00	168.67	170.17	184.83	172.58
87	120.58	151.92	165.33	153.42	154.75	167.92	156.92	87	133.92	168.83	183.67	170.50	172.00	186.67	174.42
88	121.75	153.42	166.83	155.00	156.33	169.50	158.50	88	135.33	170.50	185.33	172.17	173.67	188.33	176.08
89	123.00	154.92	168.25	156.42	157.83	171.00	160.00	89	136.58	172.17	186.92	173.83	175.33	190.00	177.83
90	124.00	156.25	169.67	157.83	159.17	172.33	161.42	90	137.75	173.58	188.58	175.42	176.83	191.50	179.33
91	125.00	157.50	171.00	159.08	160.50	173.58	162.67	91	138.92	175.00	190.08	176.83	178.33	192.92	180.83
92	126.00	158.75	172.25	160.33	161.75	174.83	164.00	92	140.00	176.42	191.42	178.17	179.67	194.25	182.17
93	126.83	159.83	173.42	161.42	162.83	175.92	165.08	93	141.00	177.67	192.67	179.42	181.00	195.50	183.50
94	127.75	160.83	174.50	162.50	163.92	176.92	166.17	94	141.92	178.75	193.83	180.58	182.08	196.58	184.67
95	128.42	161.83	175.42	163.42	164.83	177.83	167.17	95	142.75	179.83	194.83	181.58	183.17	197.58	185.75
96	129.17	162.75	176.42	164.42	165.83	178.75	168.17	96	143.58	180.83	195.92	182.67	184.25	198.58	186.75
97	130.00	163.75	177.33	165.33	166.83	179.67	169.17	97	144.33	181.92	197.00	183.75	185.33	199.58	187.92
98	130.67	164.67	178.25	166.33	167.83	180.58	170.17	98	145.25	183.00	198.08	184.83	186.42	200.58	189.08
99	131.50	165.67	179.25	167.33	168.83	181.50	171.17	99	146.17	184.08	199.17	185.92	187.50	201.67	190.08

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 5/5/06

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730-731, 740-741

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	108.58	NA	NA	NA	NA	NA	NA	0-64	120.67	NA	NA	NA	NA	NA	NA
65	63.33	79.75	90.83	80.58	81.25	94.25	82.33	65	70.33	88.58	100.92	89.50	90.33	104.75	91.50
66	66.50	83.83	94.75	84.67	85.42	98.17	86.67	66	73.92	93.17	105.33	94.08	94.92	109.08	96.25
67	69.92	88.08	99.08	88.92	89.67	102.33	91.00	67	77.67	97.92	110.08	98.83	99.67	113.67	101.08
68	72.83	91.83	103.50	92.67	93.50	106.58	94.83	68	80.92	102.00	115.00	103.00	103.92	118.42	105.33
69	76.17	95.92	107.67	96.83	97.67	110.75	99.08	69	84.58	106.58	119.67	107.67	108.50	123.08	110.00
70	79.17	99.75	111.75	100.75	101.58	114.83	103.00	70	87.92	110.75	124.17	111.92	112.92	127.58	114.42
71	82.17	103.50	115.75	104.58	105.42	118.83	106.92	71	91.25	115.08	128.58	116.17	117.17	132.00	118.83
72	85.00	107.08	119.33	108.17	109.17	122.58	110.67	72	94.42	119.00	132.58	120.17	121.17	136.17	122.92
73	87.67	110.50	122.67	111.58	112.58	125.83	114.17	73	97.42	122.75	136.33	124.00	125.00	139.83	126.83
74	90.25	113.67	125.92	114.83	115.83	129.08	117.42	74	100.17	126.33	139.92	127.58	128.67	143.42	130.42
75	92.50	116.58	128.92	117.67	118.75	132.00	120.42	75	102.75	129.50	143.25	130.83	131.92	146.67	133.75
76	94.58	119.17	131.67	120.42	121.42	134.50	123.17	76	105.17	132.42	146.25	133.83	134.92	149.42	136.83
77	96.67	121.83	134.50	123.00	124.08	136.92	125.75	77	107.42	135.33	149.42	136.67	137.83	152.08	139.75
78	98.58	124.17	136.92	125.33	126.42	139.00	128.25	78	109.50	137.92	152.08	139.25	140.50	154.42	142.50
79	100.17	126.33	139.17	127.50	128.67	140.92	130.42	79	111.42	140.33	154.67	141.67	142.92	156.58	144.92
80	101.83	128.33	141.00	129.58	130.75	142.75	132.50	80	113.17	142.58	156.67	144.00	145.25	158.58	147.33
81	103.33	130.17	142.83	131.50	132.58	144.58	134.50	81	114.83	144.67	158.67	146.08	147.42	160.67	149.42
82	104.67	131.92	144.50	133.17	134.42	146.42	136.25	82	116.33	146.67	160.58	148.08	149.33	162.67	151.42
83	106.08	133.67	146.17	134.92	136.17	148.17	138.00	83	117.83	148.50	162.42	149.92	151.25	164.67	153.42
84	107.42	135.33	147.75	136.67	137.75	149.92	139.75	84	119.33	150.33	164.17	151.83	153.17	166.58	155.25
85	108.58	136.92	149.33	138.25	139.42	151.58	141.42	85	120.67	152.08	165.92	153.58	154.92	168.42	157.17
86	109.92	138.42	150.83	139.83	141.00	153.17	142.92	86	122.00	153.83	167.58	155.33	156.67	170.17	158.83
87	111.00	139.92	152.17	141.33	142.50	154.67	144.42	87	123.42	155.42	169.17	157.00	158.33	171.83	160.50
88	112.17	141.33	153.58	142.67	143.92	156.08	145.92	88	124.58	157.00	170.67	158.58	159.92	173.42	162.17
89	113.17	142.67	154.92	144.00	145.25	157.42	147.33	89	125.75	158.50	172.17	160.08	161.42	174.92	163.67
90	114.25	143.83	156.25	145.25	146.58	158.67	148.67	90	126.92	159.92	173.58	161.50	162.83	176.33	165.17
91	115.17	145.08	157.42	146.50	147.75	159.92	149.83	91	127.92	161.17	175.00	162.75	164.17	177.58	166.50
92	116.00	146.17	158.67	147.58	148.92	160.92	151.00	92	128.92	162.42	176.25	164.00	165.42	178.92	167.75
93	116.83	147.25	159.67	148.67	149.92	162.00	152.00	93	129.83	163.58	177.42	165.17	166.58	180.00	168.92
94	117.58	148.17	160.58	149.67	150.92	162.92	153.00	94	130.67	164.67	178.42	166.17	167.67	181.00	170.00
95	118.25	149.00	161.50	150.42	151.83	163.75	153.92	95	131.42	165.50	179.42	167.17	168.67	181.92	171.00
96	118.92	149.83	162.42	151.33	152.67	164.58	154.83	96	132.17	166.50	180.42	168.17	169.67	182.83	172.00
97	119.67	150.75	163.25	152.25	153.58	165.42	155.67	97	133.00	167.50	181.42	169.17	170.67	183.75	173.00
98	120.42	151.67	164.17	153.17	154.50	166.17	156.67	98	133.75	168.50	182.42	170.17	171.67	184.75	174.08
99	121.08	152.58	165.08	154.08	155.42	167.08	157.58	99	134.58	169.50	183.42	171.17	172.67	185.67	175.08

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 5/5/06

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730-731, 740-741

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	102.58	NA	NA	NA	NA	NA	NA	0-64	114.00	NA	NA	NA	NA	NA	NA
65	59.75	75.33	85.75	76.08	76.75	89.00	77.75	65	66.42	83.67	95.33	84.50	85.25	98.92	86.42
66	62.83	79.17	89.50	80.00	80.67	92.75	81.83	66	69.83	88.00	99.42	88.83	89.58	103.00	90.92
67	66.00	83.17	93.58	84.00	84.75	96.58	85.92	67	73.42	92.42	104.00	93.33	94.17	107.42	95.50
68	68.75	86.67	97.75	87.58	88.33	100.67	89.50	68	76.42	96.33	108.58	97.25	98.08	111.83	99.42
69	71.92	90.58	101.75	91.42	92.25	104.58	93.58	69	79.92	100.67	113.08	101.67	102.50	116.25	103.92
70	74.75	94.25	105.58	95.17	95.92	108.42	97.25	70	83.00	104.58	117.33	105.67	106.58	120.50	108.08
71	77.58	97.75	109.33	98.75	99.58	112.17	101.00	71	86.17	108.67	121.42	109.75	110.67	124.67	112.17
72	80.25	101.17	112.67	102.17	103.08	115.75	104.50	72	89.17	112.42	125.25	113.50	114.50	128.58	116.08
73	82.83	104.33	115.92	105.42	106.33	118.83	107.83	73	92.00	115.92	128.75	117.08	118.08	132.00	119.75
74	85.25	107.42	118.92	108.42	109.33	121.92	110.83	74	94.67	119.25	132.17	120.50	121.50	135.42	123.17
75	87.33	110.08	121.75	111.17	112.17	124.67	113.67	75	97.08	122.33	135.33	123.50	124.58	138.50	126.33
76	89.33	112.58	124.33	113.67	114.67	127.00	116.33	76	99.33	125.08	138.17	126.33	127.42	141.08	129.17
77	91.33	115.00	127.00	116.17	117.17	129.25	118.75	77	101.42	127.75	141.08	129.08	130.17	143.67	132.00
78	93.08	117.25	129.25	118.33	119.42	131.25	121.17	78	103.42	130.25	143.67	131.50	132.67	145.83	134.58
79	94.67	119.25	131.50	120.42	121.50	133.08	123.17	79	105.17	132.50	146.08	133.83	135.00	147.92	136.83
80	96.17	121.17	133.17	122.42	123.50	134.83	125.17	80	106.92	134.67	148.00	136.00	137.17	149.75	139.08
81	97.58	123.00	134.83	124.17	125.25	136.58	127.00	81	108.42	136.67	149.83	138.00	139.17	151.75	141.08
82	98.92	124.58	136.50	125.83	126.92	138.25	128.67	82	109.83	138.50	151.67	139.83	141.00	153.67	143.00
83	100.17	126.25	138.08	127.42	128.58	140.00	130.33	83	111.25	140.25	153.33	141.58	142.83	155.50	144.83
84	101.42	127.75	139.58	129.08	130.08	141.58	132.00	84	112.67	141.92	155.08	143.33	144.67	157.33	146.67
85	102.58	129.25	141.00	130.58	131.67	143.17	133.50	85	114.00	143.67	156.67	145.08	146.33	159.00	148.42
86	103.75	130.67	142.42	132.00	133.17	144.67	135.00	86	115.25	145.25	158.25	146.67	148.00	160.75	150.00
87	104.83	132.08	143.75	133.42	134.58	146.08	136.42	87	116.50	146.75	159.75	148.25	149.50	162.25	151.58
88	105.92	133.42	145.08	134.75	135.92	147.42	137.83	88	117.67	148.25	161.17	149.75	151.00	163.75	153.17
89	106.92	134.75	146.33	136.00	137.17	148.67	139.08	89	118.75	149.67	162.58	151.17	152.42	165.17	154.58
90	107.92	135.83	147.58	137.17	138.42	149.92	140.42	90	119.83	151.00	163.92	152.50	153.75	166.50	156.00
91	108.75	137.00	148.67	138.33	139.58	151.00	141.50	91	120.83	152.25	165.25	153.75	155.08	167.75	157.25
92	109.58	138.08	149.83	139.42	140.58	152.00	142.58	92	121.75	153.33	166.50	154.92	156.25	168.92	158.42
93	110.33	139.08	150.83	140.42	141.58	153.00	143.58	93	122.58	154.50	167.50	156.00	157.33	170.00	159.50
94	111.08	139.92	151.67	141.33	142.50	153.83	144.50	94	123.42	155.50	168.50	157.00	158.42	170.92	160.58
95	111.67	140.75	152.50	142.08	143.33	154.67	145.33	95	124.08	156.33	169.42	157.92	159.33	171.75	161.50
96	112.33	141.50	153.33	142.92	144.25	155.42	146.17	96	124.83	157.25	170.33	158.83	160.25	172.67	162.42
97	113.00	142.42	154.17	143.83	145.08	156.17	147.08	97	125.58	158.17	171.33	159.83	161.17	173.58	163.42
98	113.67	143.25	155.08	144.67	145.92	157.00	148.00	98	126.33	159.17	172.25	160.75	162.17	174.50	164.42
99	114.33	144.08	155.92	145.50	146.75	157.83	148.83	99	127.08	160.08	173.17	161.67	163.08	175.33	165.33

(Add \$25 One-time Policy Fee)