

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

**TENNESSEE**

FOR USE IN TENNESSEE ZIP CODES: 372, 374, 379, 381

**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	1,072	1,350	1,519	1,364	1,376	1,569	1,395	65	1,191	1,501	1,688	1,515	1,529	1,743	1,550
66	1,072	1,350	1,519	1,364	1,376	1,569	1,395	66	1,191	1,501	1,688	1,515	1,529	1,743	1,550
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

Form 5764-10/07 TN

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

**TENNESSEE**

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

**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	965	1,215	1,367	1,228	1,238	1,412	1,256	65	1,072	1,351	1,519	1,364	1,376	1,569	1,395
66	965	1,215	1,367	1,228	1,238	1,412	1,256	66	1,072	1,351	1,519	1,364	1,376	1,569	1,395
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

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**TENNESSEE**

FOR USE IN TENNESSEE ZIP CODES: 372, 374, 379, 381

**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	932	1,174	1,321	1,186	1,196	1,364	1,213	65	1,036	1,305	1,468	1,318	1,329	1,516	1,348
66	932	1,174	1,321	1,186	1,196	1,364	1,213	66	1,036	1,305	1,468	1,318	1,329	1,516	1,348
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

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**TENNESSEE**

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

**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	839	1,057	1,189	1,067	1,076	1,228	1,092	65	932	1,175	1,321	1,186	1,196	1,364	1,213
66	839	1,057	1,189	1,067	1,076	1,228	1,092	66	932	1,175	1,321	1,186	1,196	1,364	1,213
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

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 11/1/07**

**TENNESSEE**

FOR USE IN TENNESSEE ZIP CODES: 372, 374, 379, 381

**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	89.33	112.50	126.58	113.67	114.67	130.75	116.25	65	99.25	125.08	140.67	126.25	127.42	145.25	129.17
66	89.33	112.50	126.58	113.67	114.67	130.75	116.25	66	99.25	125.08	140.67	126.25	127.42	145.25	129.17
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	105.00	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 11/1/07**

**TENNESSEE**

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

**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	80.42	101.25	113.92	102.33	103.17	117.67	104.67	65	89.33	112.58	126.58	113.67	114.67	130.75	116.25
66	80.42	101.25	113.92	102.33	103.17	117.67	104.67	66	89.33	112.58	126.58	113.67	114.67	130.75	116.25
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 11/1/07**

**TENNESSEE**

FOR USE IN TENNESSEE ZIP CODES: 372, 374, 379, 381

**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	77.67	97.83	110.08	98.83	99.67	113.67	101.08	65	86.33	108.75	122.33	109.83	110.75	126.33	112.33
66	77.67	97.83	110.08	98.83	99.67	113.67	101.08	66	86.33	108.75	122.33	109.83	110.75	126.33	112.33
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)

**SHENANDOAH LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 11/1/07**

**TENNESSEE**

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

**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	69.92	88.08	99.08	88.92	89.67	102.33	91.00	65	77.67	97.92	110.08	98.83	99.67	113.67	101.08
66	69.92	88.08	99.08	88.92	89.67	102.33	91.00	66	77.67	97.92	110.08	98.83	99.67	113.67	101.08
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)