

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: 294-295, 299

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	1,161	1,462	1,645	1,477	1,491	1,700	1,511	65	1,290	1,625	1,828	1,641	1,656	1,888	1,679
66	1,161	1,462	1,645	1,477	1,491	1,700	1,511	66	1,290	1,625	1,828	1,641	1,656	1,888	1,679
67	1,161	1,462	1,645	1,477	1,491	1,700	1,511	67	1,290	1,625	1,828	1,641	1,656	1,888	1,679
68	1,209	1,524	1,719	1,539	1,552	1,770	1,575	68	1,344	1,694	1,910	1,710	1,725	1,967	1,749
69	1,264	1,592	1,789	1,608	1,623	1,839	1,645	69	1,405	1,770	1,987	1,787	1,802	2,043	1,828
70	1,314	1,656	1,856	1,672	1,687	1,908	1,710	70	1,460	1,840	2,062	1,858	1,874	2,119	1,901
71	1,364	1,719	1,921	1,736	1,751	1,972	1,775	71	1,516	1,910	2,135	1,929	1,945	2,192	1,973
72	1,411	1,778	1,982	1,796	1,812	2,035	1,836	72	1,568	1,977	2,202	1,996	2,013	2,260	2,042
73	1,456	1,834	2,037	1,853	1,870	2,090	1,895	73	1,618	2,038	2,265	2,059	2,078	2,322	2,105
74	1,498	1,888	2,091	1,906	1,923	2,143	1,949	74	1,664	2,098	2,324	2,119	2,137	2,382	2,166
75	1,536	1,935	2,141	1,955	1,971	2,192	1,999	75	1,707	2,151	2,378	2,172	2,191	2,436	2,221
76	1,571	1,980	2,186	1,999	2,017	2,233	2,044	76	1,746	2,199	2,429	2,221	2,241	2,481	2,272
77	1,605	2,022	2,233	2,043	2,060	2,273	2,089	77	1,784	2,248	2,481	2,269	2,289	2,525	2,321
78	1,637	2,061	2,273	2,081	2,100	2,308	2,129	78	1,817	2,290	2,525	2,313	2,333	2,565	2,366
79	1,664	2,097	2,311	2,119	2,137	2,341	2,166	79	1,850	2,330	2,568	2,353	2,374	2,600	2,406
80	1,692	2,132	2,342	2,152	2,172	2,369	2,202	80	1,879	2,368	2,601	2,391	2,412	2,632	2,445
81	1,716	2,161	2,370	2,183	2,202	2,401	2,233	81	1,906	2,403	2,633	2,426	2,446	2,668	2,481
82	1,739	2,191	2,400	2,213	2,233	2,431	2,262	82	1,932	2,435	2,667	2,459	2,480	2,701	2,515
83	1,761	2,219	2,427	2,241	2,260	2,461	2,291	83	1,957	2,466	2,697	2,490	2,512	2,735	2,547
84	1,782	2,246	2,454	2,269	2,289	2,489	2,321	84	1,981	2,497	2,727	2,521	2,543	2,766	2,578
85	1,804	2,273	2,480	2,296	2,315	2,517	2,348	85	2,005	2,525	2,755	2,551	2,574	2,796	2,609
86	1,824	2,298	2,504	2,321	2,342	2,543	2,374	86	2,026	2,554	2,783	2,578	2,601	2,825	2,638
87	1,843	2,323	2,528	2,346	2,366	2,568	2,399	87	2,048	2,581	2,808	2,607	2,630	2,854	2,667
88	1,862	2,346	2,551	2,369	2,390	2,592	2,423	88	2,068	2,607	2,834	2,632	2,655	2,879	2,692
89	1,880	2,368	2,573	2,391	2,413	2,614	2,446	89	2,088	2,632	2,858	2,658	2,681	2,904	2,718
90	1,896	2,389	2,594	2,413	2,434	2,635	2,468	90	2,106	2,654	2,883	2,682	2,705	2,929	2,742
91	1,911	2,408	2,614	2,432	2,454	2,654	2,488	91	2,124	2,676	2,906	2,703	2,727	2,950	2,765
92	1,927	2,427	2,633	2,451	2,473	2,673	2,507	92	2,140	2,697	2,926	2,724	2,747	2,970	2,785
93	1,940	2,444	2,651	2,468	2,490	2,690	2,524	93	2,156	2,716	2,946	2,744	2,767	2,989	2,805
94	1,952	2,460	2,668	2,484	2,506	2,706	2,540	94	2,169	2,733	2,963	2,761	2,784	3,006	2,823
95	1,964	2,475	2,682	2,499	2,520	2,718	2,556	95	2,182	2,749	2,979	2,777	2,801	3,020	2,840
96	1,975	2,489	2,697	2,514	2,536	2,732	2,571	96	2,195	2,765	2,995	2,793	2,817	3,035	2,856
97	1,987	2,504	2,710	2,528	2,551	2,746	2,586	97	2,207	2,782	3,012	2,809	2,833	3,052	2,873
98	1,998	2,518	2,726	2,543	2,566	2,761	2,601	98	2,220	2,799	3,030	2,825	2,850	3,067	2,891
99	2,010	2,533	2,741	2,558	2,581	2,775	2,616	99	2,234	2,815	3,046	2,843	2,867	3,084	2,907

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-12/07 SC

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: ALL EXCEPT 294-295, 299

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	1,100	1,385	1,559	1,400	1,412	1,610	1,431	65	1,222	1,540	1,732	1,554	1,569	1,788	1,590
66	1,100	1,385	1,559	1,400	1,412	1,610	1,431	66	1,222	1,540	1,732	1,554	1,569	1,788	1,590
67	1,100	1,385	1,559	1,400	1,412	1,610	1,431	67	1,222	1,540	1,732	1,554	1,569	1,788	1,590
68	1,146	1,444	1,628	1,458	1,471	1,677	1,492	68	1,274	1,605	1,809	1,620	1,634	1,863	1,657
69	1,197	1,508	1,695	1,524	1,537	1,742	1,559	69	1,331	1,677	1,883	1,693	1,707	1,936	1,732
70	1,245	1,569	1,759	1,584	1,598	1,807	1,620	70	1,383	1,743	1,954	1,760	1,776	2,007	1,801
71	1,292	1,628	1,820	1,644	1,659	1,868	1,681	71	1,436	1,810	2,022	1,827	1,842	2,076	1,869
72	1,337	1,685	1,877	1,701	1,716	1,928	1,740	72	1,486	1,873	2,086	1,891	1,907	2,141	1,934
73	1,380	1,738	1,930	1,756	1,771	1,980	1,796	73	1,533	1,931	2,146	1,950	1,968	2,200	1,994
74	1,419	1,788	1,981	1,805	1,822	2,030	1,847	74	1,577	1,987	2,201	2,007	2,024	2,256	2,052
75	1,455	1,833	2,029	1,852	1,868	2,076	1,894	75	1,617	2,038	2,253	2,057	2,075	2,308	2,104
76	1,489	1,876	2,071	1,894	1,911	2,116	1,937	76	1,654	2,084	2,301	2,104	2,123	2,351	2,153
77	1,520	1,915	2,116	1,935	1,951	2,154	1,979	77	1,690	2,129	2,351	2,149	2,168	2,392	2,199
78	1,551	1,952	2,154	1,972	1,989	2,186	2,017	78	1,722	2,170	2,392	2,192	2,210	2,430	2,241
79	1,577	1,986	2,190	2,007	2,024	2,218	2,052	79	1,752	2,208	2,433	2,229	2,249	2,463	2,280
80	1,603	2,020	2,219	2,039	2,057	2,245	2,086	80	1,780	2,244	2,464	2,265	2,285	2,494	2,317
81	1,625	2,048	2,246	2,068	2,086	2,274	2,116	81	1,805	2,276	2,495	2,299	2,318	2,527	2,351
82	1,647	2,075	2,273	2,096	2,115	2,303	2,143	82	1,831	2,307	2,526	2,329	2,350	2,559	2,382
83	1,669	2,102	2,300	2,123	2,141	2,331	2,171	83	1,854	2,336	2,555	2,359	2,380	2,591	2,413
84	1,688	2,128	2,325	2,149	2,168	2,358	2,199	84	1,877	2,365	2,584	2,389	2,409	2,621	2,443
85	1,709	2,154	2,350	2,175	2,193	2,384	2,225	85	1,899	2,392	2,610	2,417	2,438	2,649	2,471
86	1,728	2,177	2,372	2,199	2,219	2,409	2,249	86	1,920	2,419	2,636	2,443	2,464	2,677	2,499
87	1,746	2,201	2,395	2,222	2,242	2,433	2,273	87	1,940	2,445	2,660	2,470	2,491	2,704	2,526
88	1,764	2,222	2,417	2,245	2,264	2,455	2,296	88	1,959	2,470	2,685	2,494	2,516	2,728	2,551
89	1,781	2,244	2,437	2,265	2,286	2,477	2,318	89	1,978	2,493	2,707	2,518	2,540	2,751	2,575
90	1,796	2,264	2,457	2,286	2,306	2,497	2,338	90	1,995	2,515	2,732	2,541	2,562	2,775	2,597
91	1,811	2,282	2,477	2,304	2,325	2,515	2,357	91	2,012	2,535	2,753	2,561	2,584	2,795	2,619
92	1,825	2,300	2,495	2,322	2,343	2,533	2,375	92	2,028	2,555	2,772	2,580	2,603	2,813	2,639
93	1,838	2,316	2,512	2,338	2,359	2,549	2,391	93	2,042	2,573	2,791	2,599	2,622	2,831	2,658
94	1,850	2,330	2,527	2,354	2,374	2,563	2,407	94	2,055	2,589	2,807	2,615	2,638	2,848	2,675
95	1,860	2,345	2,541	2,367	2,388	2,575	2,421	95	2,067	2,605	2,822	2,631	2,653	2,861	2,690
96	1,871	2,358	2,555	2,381	2,402	2,588	2,435	96	2,080	2,619	2,838	2,646	2,669	2,876	2,705
97	1,883	2,372	2,568	2,395	2,417	2,602	2,450	97	2,091	2,635	2,853	2,661	2,684	2,892	2,722
98	1,893	2,386	2,582	2,409	2,431	2,615	2,464	98	2,103	2,651	2,870	2,677	2,700	2,905	2,739
99	1,904	2,399	2,597	2,424	2,445	2,629	2,479	99	2,117	2,667	2,885	2,694	2,716	2,921	2,754

(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 12/1/07

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: 294-295, 299

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	1,009	1,271	1,431	1,284	1,295	1,477	1,314	65	1,122	1,414	1,590	1,428	1,439	1,642	1,460
66	1,009	1,271	1,431	1,284	1,295	1,477	1,314	66	1,122	1,414	1,590	1,428	1,439	1,642	1,460
67	1,009	1,271	1,431	1,284	1,295	1,477	1,314	67	1,122	1,414	1,590	1,428	1,439	1,642	1,460
68	1,052	1,325	1,494	1,339	1,351	1,539	1,369	68	1,169	1,473	1,661	1,487	1,500	1,710	1,521
69	1,099	1,385	1,555	1,398	1,410	1,600	1,431	69	1,222	1,539	1,728	1,554	1,568	1,777	1,588
70	1,143	1,440	1,614	1,454	1,467	1,658	1,487	70	1,269	1,600	1,794	1,616	1,630	1,842	1,653
71	1,186	1,494	1,671	1,510	1,523	1,716	1,545	71	1,318	1,662	1,856	1,678	1,692	1,906	1,716
72	1,227	1,547	1,723	1,562	1,576	1,770	1,598	72	1,363	1,719	1,915	1,735	1,750	1,966	1,775
73	1,266	1,595	1,772	1,611	1,625	1,817	1,648	73	1,407	1,773	1,969	1,790	1,805	2,019	1,832
74	1,302	1,642	1,818	1,658	1,672	1,864	1,695	74	1,447	1,824	2,021	1,842	1,857	2,071	1,883
75	1,336	1,683	1,862	1,700	1,715	1,906	1,739	75	1,484	1,871	2,068	1,889	1,905	2,118	1,931
76	1,366	1,720	1,901	1,739	1,754	1,942	1,778	76	1,518	1,912	2,112	1,932	1,948	2,157	1,975
77	1,396	1,758	1,942	1,777	1,792	1,977	1,816	77	1,550	1,954	2,157	1,973	1,990	2,196	2,018
78	1,423	1,793	1,977	1,810	1,826	2,006	1,852	78	1,581	1,991	2,196	2,011	2,028	2,230	2,058
79	1,447	1,824	2,010	1,841	1,857	2,035	1,883	79	1,608	2,026	2,233	2,045	2,064	2,261	2,092
80	1,471	1,853	2,036	1,872	1,888	2,061	1,913	80	1,634	2,059	2,262	2,080	2,098	2,290	2,127
81	1,492	1,880	2,062	1,898	1,915	2,088	1,942	81	1,658	2,089	2,290	2,110	2,128	2,320	2,157
82	1,511	1,905	2,087	1,924	1,941	2,114	1,967	82	1,680	2,118	2,319	2,138	2,157	2,349	2,187
83	1,531	1,929	2,111	1,948	1,966	2,140	1,993	83	1,701	2,144	2,345	2,165	2,184	2,377	2,214
84	1,550	1,954	2,134	1,973	1,989	2,165	2,018	84	1,723	2,171	2,370	2,192	2,212	2,405	2,242
85	1,568	1,977	2,157	1,996	2,013	2,189	2,042	85	1,742	2,196	2,396	2,218	2,237	2,431	2,269
86	1,587	1,998	2,178	2,019	2,036	2,212	2,064	86	1,762	2,221	2,420	2,243	2,262	2,458	2,294
87	1,603	2,020	2,197	2,041	2,058	2,233	2,086	87	1,781	2,244	2,442	2,267	2,287	2,481	2,318
88	1,619	2,041	2,218	2,060	2,079	2,253	2,107	88	1,799	2,267	2,464	2,290	2,309	2,504	2,342
89	1,634	2,060	2,237	2,080	2,098	2,273	2,127	89	1,816	2,289	2,485	2,311	2,330	2,525	2,363
90	1,649	2,078	2,256	2,098	2,117	2,291	2,146	90	1,833	2,309	2,506	2,331	2,351	2,546	2,385
91	1,663	2,095	2,273	2,115	2,134	2,309	2,164	91	1,848	2,328	2,527	2,350	2,370	2,565	2,404
92	1,676	2,111	2,290	2,132	2,150	2,324	2,180	92	1,862	2,345	2,545	2,368	2,389	2,583	2,423
93	1,687	2,126	2,306	2,146	2,165	2,339	2,195	93	1,874	2,362	2,561	2,385	2,405	2,599	2,439
94	1,699	2,139	2,319	2,160	2,179	2,352	2,210	94	1,887	2,377	2,576	2,400	2,422	2,613	2,455
95	1,708	2,152	2,331	2,173	2,192	2,365	2,222	95	1,897	2,390	2,591	2,414	2,436	2,627	2,469
96	1,718	2,164	2,345	2,186	2,205	2,376	2,235	96	1,909	2,404	2,605	2,428	2,450	2,640	2,483
97	1,727	2,176	2,358	2,198	2,218	2,388	2,249	97	1,920	2,419	2,620	2,443	2,464	2,653	2,499
98	1,739	2,190	2,370	2,212	2,231	2,400	2,262	98	1,931	2,434	2,633	2,458	2,479	2,668	2,514
99	1,748	2,203	2,384	2,225	2,244	2,413	2,275	99	1,943	2,447	2,648	2,471	2,493	2,681	2,528

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: ALL EXCEPT 294-295, 299

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	956	1,204	1,355	1,217	1,227	1,400	1,245	65	1,063	1,339	1,507	1,353	1,364	1,555	1,383
66	956	1,204	1,355	1,217	1,227	1,400	1,245	66	1,063	1,339	1,507	1,353	1,364	1,555	1,383
67	956	1,204	1,355	1,217	1,227	1,400	1,245	67	1,063	1,339	1,507	1,353	1,364	1,555	1,383
68	996	1,256	1,416	1,268	1,280	1,458	1,297	68	1,107	1,395	1,573	1,409	1,421	1,620	1,441
69	1,041	1,312	1,473	1,325	1,336	1,516	1,355	69	1,157	1,458	1,637	1,472	1,485	1,684	1,505
70	1,083	1,364	1,529	1,378	1,390	1,571	1,409	70	1,202	1,516	1,699	1,531	1,544	1,745	1,566
71	1,123	1,416	1,583	1,430	1,443	1,625	1,463	71	1,248	1,574	1,759	1,589	1,603	1,805	1,625
72	1,163	1,465	1,633	1,480	1,493	1,677	1,514	72	1,292	1,628	1,814	1,643	1,658	1,862	1,681
73	1,200	1,511	1,679	1,526	1,540	1,722	1,562	73	1,333	1,679	1,866	1,696	1,710	1,913	1,735
74	1,234	1,555	1,723	1,571	1,584	1,766	1,606	74	1,371	1,728	1,914	1,745	1,760	1,962	1,784
75	1,265	1,595	1,764	1,610	1,625	1,805	1,647	75	1,406	1,772	1,959	1,789	1,805	2,006	1,830
76	1,294	1,630	1,801	1,647	1,661	1,840	1,685	76	1,438	1,812	2,001	1,831	1,846	2,044	1,871
77	1,322	1,666	1,840	1,683	1,697	1,873	1,721	77	1,469	1,851	2,044	1,869	1,886	2,081	1,912
78	1,348	1,698	1,873	1,715	1,730	1,901	1,754	78	1,498	1,886	2,081	1,905	1,922	2,112	1,949
79	1,371	1,728	1,904	1,744	1,760	1,928	1,784	79	1,524	1,920	2,116	1,938	1,956	2,142	1,982
80	1,393	1,756	1,929	1,773	1,788	1,952	1,813	80	1,548	1,950	2,143	1,970	1,987	2,169	2,015
81	1,414	1,781	1,954	1,798	1,814	1,978	1,840	81	1,571	1,979	2,170	1,999	2,016	2,198	2,044
82	1,432	1,805	1,977	1,823	1,839	2,003	1,864	82	1,591	2,006	2,197	2,025	2,043	2,226	2,072
83	1,451	1,828	2,000	1,846	1,862	2,028	1,888	83	1,612	2,031	2,221	2,051	2,069	2,252	2,098
84	1,469	1,851	2,021	1,869	1,885	2,051	1,912	84	1,633	2,057	2,246	2,076	2,095	2,279	2,124
85	1,486	1,873	2,043	1,891	1,907	2,074	1,934	85	1,651	2,081	2,270	2,102	2,120	2,303	2,149
86	1,503	1,893	2,064	1,913	1,929	2,095	1,956	86	1,670	2,104	2,292	2,125	2,143	2,328	2,174
87	1,518	1,913	2,082	1,933	1,949	2,116	1,976	87	1,688	2,126	2,314	2,147	2,166	2,351	2,196
88	1,534	1,933	2,102	1,951	1,969	2,135	1,996	88	1,705	2,147	2,335	2,169	2,187	2,372	2,219
89	1,548	1,951	2,120	1,970	1,987	2,154	2,015	89	1,721	2,168	2,354	2,190	2,208	2,392	2,238
90	1,562	1,968	2,138	1,987	2,005	2,171	2,033	90	1,736	2,187	2,374	2,209	2,228	2,412	2,259
91	1,575	1,985	2,154	2,003	2,021	2,187	2,050	91	1,751	2,205	2,394	2,227	2,246	2,430	2,278
92	1,588	2,000	2,170	2,020	2,037	2,201	2,066	92	1,764	2,221	2,411	2,244	2,264	2,447	2,295
93	1,598	2,014	2,184	2,033	2,051	2,216	2,080	93	1,776	2,237	2,426	2,259	2,279	2,462	2,310
94	1,609	2,027	2,197	2,047	2,065	2,228	2,093	94	1,787	2,252	2,441	2,273	2,294	2,476	2,326
95	1,618	2,039	2,209	2,058	2,076	2,240	2,105	95	1,797	2,264	2,454	2,287	2,308	2,489	2,339
96	1,627	2,050	2,221	2,071	2,089	2,251	2,118	96	1,808	2,278	2,468	2,300	2,321	2,501	2,353
97	1,636	2,062	2,234	2,083	2,102	2,263	2,130	97	1,819	2,291	2,482	2,315	2,335	2,514	2,367
98	1,647	2,075	2,246	2,095	2,113	2,273	2,143	98	1,830	2,306	2,495	2,328	2,348	2,527	2,381
99	1,656	2,087	2,258	2,108	2,126	2,286	2,156	99	1,841	2,318	2,508	2,341	2,362	2,540	2,395

(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 12/1/07

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: 294-295, 299

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	96.75	121.83	137.08	123.08	124.25	141.67	125.92	65	107.50	135.42	152.33	136.75	138.00	157.33	139.92
66	96.75	121.83	137.08	123.08	124.25	141.67	125.92	66	107.50	135.42	152.33	136.75	138.00	157.33	139.92
67	96.75	121.83	137.08	123.08	124.25	141.67	125.92	67	107.50	135.42	152.33	136.75	138.00	157.33	139.92
68	100.75	127.00	143.25	128.25	129.33	147.50	131.25	68	112.00	141.17	159.17	142.50	143.75	163.92	145.75
69	105.33	132.67	149.08	134.00	135.25	153.25	137.08	69	117.08	147.50	165.58	148.92	150.17	170.25	152.33
70	109.50	138.00	154.67	139.33	140.58	159.00	142.50	70	121.67	153.33	171.83	154.83	156.17	176.58	158.42
71	113.67	143.25	160.08	144.67	145.92	164.33	147.92	71	126.33	159.17	177.92	160.75	162.08	182.67	164.42
72	117.58	148.17	165.17	149.67	151.00	169.58	153.00	72	130.67	164.75	183.50	166.33	167.75	188.33	170.17
73	121.33	152.83	169.75	154.42	155.83	174.17	157.92	73	134.83	169.83	188.75	171.58	173.17	193.50	175.42
74	124.83	157.33	174.25	158.83	160.25	178.58	162.42	74	138.67	174.83	193.67	176.58	178.08	198.50	180.50
75	128.00	161.25	178.42	162.92	164.25	182.67	166.58	75	142.25	179.25	198.17	181.00	182.58	203.00	185.08
76	130.92	165.00	182.17	166.58	168.08	186.08	170.33	76	145.50	183.25	202.42	185.08	186.75	206.75	189.33
77	133.75	168.50	186.08	170.25	171.67	189.42	174.08	77	148.67	187.33	206.75	189.08	190.75	210.42	193.42
78	136.42	171.75	189.42	173.42	175.00	192.33	177.42	78	151.42	190.83	210.42	192.75	194.42	213.75	197.17
79	138.67	174.75	192.58	176.58	178.08	195.08	180.50	79	154.17	194.17	214.00	196.08	197.83	216.67	200.50
80	141.00	177.67	195.17	179.33	181.00	197.42	183.50	80	156.58	197.33	216.75	199.25	201.00	219.33	203.75
81	143.00	180.08	197.50	181.92	183.50	200.08	186.08	81	158.83	200.25	219.42	202.17	203.83	222.33	206.75
82	144.92	182.58	200.00	184.42	186.08	202.58	188.50	82	161.00	202.92	222.25	204.92	206.67	225.08	209.58
83	146.75	184.92	202.25	186.75	188.33	205.08	190.92	83	163.08	205.50	224.75	207.50	209.33	227.92	212.25
84	148.50	187.17	204.50	189.08	190.75	207.42	193.42	84	165.08	208.08	227.25	210.08	211.92	230.50	214.83
85	150.33	189.42	206.67	191.33	192.92	209.75	195.67	85	167.08	210.42	229.58	212.58	214.50	233.00	217.42
86	152.00	191.50	208.67	193.42	195.17	211.92	197.83	86	168.83	212.83	231.92	214.83	216.75	235.42	219.83
87	153.58	193.58	210.67	195.50	197.17	214.00	199.92	87	170.67	215.08	234.00	217.25	219.17	237.83	222.25
88	155.17	195.50	212.58	197.42	199.17	216.00	201.92	88	172.33	217.25	236.17	219.33	221.25	239.92	224.33
89	156.67	197.33	214.42	199.25	201.08	217.83	203.83	89	174.00	219.33	238.17	221.50	223.42	242.00	226.50
90	158.00	199.08	216.17	201.08	202.83	219.58	205.67	90	175.50	221.17	240.25	223.50	225.42	244.08	228.50
91	159.25	200.67	217.83	202.67	204.50	221.17	207.33	91	177.00	223.00	242.17	225.25	227.25	245.83	230.42
92	160.58	202.25	219.42	204.25	206.08	222.75	208.92	92	178.33	224.75	243.83	227.00	228.92	247.50	232.08
93	161.67	203.67	220.92	205.67	207.50	224.17	210.33	93	179.67	226.33	245.50	228.67	230.58	249.08	233.75
94	162.67	205.00	222.33	207.00	208.83	225.50	211.67	94	180.75	227.75	246.92	230.08	232.00	250.50	235.25
95	163.67	206.25	223.50	208.25	210.00	226.50	213.00	95	181.83	229.08	248.25	231.42	233.42	251.67	236.67
96	164.58	207.42	224.75	209.50	211.33	227.67	214.25	96	182.92	230.42	249.58	232.75	234.75	252.92	238.00
97	165.58	208.67	225.83	210.67	212.58	228.83	215.50	97	183.92	231.83	251.00	234.08	236.08	254.33	239.42
98	166.50	209.83	227.17	211.92	213.83	230.08	216.75	98	185.00	233.25	252.50	235.42	237.50	255.58	240.92
99	167.50	211.08	228.42	213.17	215.08	231.25	218.00	99	186.17	234.58	253.83	236.92	238.92	257.00	242.25

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: ALL EXCEPT 294-295, 299

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	91.67	115.42	129.92	116.67	117.67	134.17	119.25	65	101.83	128.33	144.33	129.50	130.75	149.00	132.50
66	91.67	115.42	129.92	116.67	117.67	134.17	119.25	66	101.83	128.33	144.33	129.50	130.75	149.00	132.50
67	91.67	115.42	129.92	116.67	117.67	134.17	119.25	67	101.83	128.33	144.33	129.50	130.75	149.00	132.50
68	95.50	120.33	135.67	121.50	122.58	139.75	124.33	68	106.17	133.75	150.75	135.00	136.17	155.25	138.08
69	99.75	125.67	141.25	127.00	128.08	145.17	129.92	69	110.92	139.75	156.92	141.08	142.25	161.33	144.33
70	103.75	130.75	146.58	132.00	133.17	150.58	135.00	70	115.25	145.25	162.83	146.67	148.00	167.25	150.08
71	107.67	135.67	151.67	137.00	138.25	155.67	140.08	71	119.67	150.83	168.50	152.25	153.50	173.00	155.75
72	111.42	140.42	156.42	141.75	143.00	160.67	145.00	72	123.83	156.08	173.83	157.58	158.92	178.42	161.17
73	115.00	144.83	160.83	146.33	147.58	165.00	149.67	73	127.75	160.92	178.83	162.50	164.00	183.33	166.17
74	118.25	149.00	165.08	150.42	151.83	169.17	153.92	74	131.42	165.58	183.42	167.25	168.67	188.00	171.00
75	121.25	152.75	169.08	154.33	155.67	173.00	157.83	75	134.75	169.83	187.75	171.42	172.92	192.33	175.33
76	124.08	156.33	172.58	157.83	159.25	176.33	161.42	76	137.83	173.67	191.75	175.33	176.92	195.92	179.42
77	126.67	159.58	176.33	161.25	162.58	179.50	164.92	77	140.83	177.42	195.92	179.08	180.67	199.33	183.25
78	129.25	162.67	179.50	164.33	165.75	182.17	168.08	78	143.50	180.83	199.33	182.67	184.17	202.50	186.75
79	131.42	165.50	182.50	167.25	168.67	184.83	171.00	79	146.00	184.00	202.75	185.75	187.42	205.25	190.00
80	133.58	168.33	184.92	169.92	171.42	187.08	173.83	80	148.33	187.00	205.33	188.75	190.42	207.83	193.08
81	135.42	170.67	187.17	172.33	173.83	189.50	176.33	81	150.42	189.67	207.92	191.58	193.17	210.58	195.92
82	137.25	172.92	189.42	174.67	176.25	191.92	178.58	82	152.58	192.25	210.50	194.08	195.83	213.25	198.50
83	139.08	175.17	191.67	176.92	178.42	194.25	180.92	83	154.50	194.67	212.92	196.58	198.33	215.92	201.08
84	140.67	177.33	193.75	179.08	180.67	196.50	183.25	84	156.42	197.08	215.33	199.08	200.75	218.42	203.58
85	142.42	179.50	195.83	181.25	182.75	198.67	185.42	85	158.25	199.33	217.50	201.42	203.17	220.75	205.92
86	144.00	181.42	197.67	183.25	184.92	200.75	187.42	86	160.00	201.58	219.67	203.58	205.33	223.08	208.25
87	145.50	183.42	199.58	185.17	186.83	202.75	189.42	87	161.67	203.75	221.67	205.83	207.58	225.33	210.50
88	147.00	185.17	201.42	187.08	188.67	204.58	191.33	88	163.25	205.83	223.75	207.83	209.67	227.33	212.58
89	148.42	187.00	203.08	188.75	190.50	206.42	193.17	89	164.83	207.75	225.58	209.83	211.67	229.25	214.58
90	149.67	188.67	204.75	190.50	192.17	208.08	194.83	90	166.25	209.58	227.67	211.75	213.50	231.25	216.42
91	150.92	190.17	206.42	192.00	193.75	209.58	196.42	91	167.67	211.25	229.42	213.42	215.33	232.92	218.25
92	152.08	191.67	207.92	193.50	195.25	211.08	197.92	92	169.00	212.92	231.00	215.00	216.92	234.42	219.92
93	153.17	193.00	209.33	194.83	196.58	212.42	199.25	93	170.17	214.42	232.58	216.58	218.50	235.92	221.50
94	154.17	194.17	210.58	196.17	197.83	213.58	200.58	94	171.25	215.75	233.92	217.92	219.83	237.33	222.92
95	155.00	195.42	211.75	197.25	199.00	214.58	201.75	95	172.25	217.08	235.17	219.25	221.08	238.42	224.17
96	155.92	196.50	212.92	198.42	200.17	215.67	202.92	96	173.33	218.25	236.50	220.50	222.42	239.67	225.42
97	156.92	197.67	214.00	199.58	201.42	216.83	204.17	97	174.25	219.58	237.75	221.75	223.67	241.00	226.83
98	157.75	198.83	215.17	200.75	202.58	217.92	205.33	98	175.25	220.92	239.17	223.08	225.00	242.08	228.25
99	158.67	199.92	216.42	202.00	203.75	219.08	206.58	99	176.42	222.25	240.42	224.50	226.33	243.42	229.50

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: 294-295, 299

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	84.08	105.92	119.25	107.00	107.92	123.08	109.50	65	93.50	117.83	132.50	119.00	119.92	136.83	121.67
66	84.08	105.92	119.25	107.00	107.92	123.08	109.50	66	93.50	117.83	132.50	119.00	119.92	136.83	121.67
67	84.08	105.92	119.25	107.00	107.92	123.08	109.50	67	93.50	117.83	132.50	119.00	119.92	136.83	121.67
68	87.67	110.42	124.50	111.58	112.58	128.25	114.08	68	97.42	122.75	138.42	123.92	125.00	142.50	126.75
69	91.58	115.42	129.58	116.50	117.50	133.33	119.25	69	101.83	128.25	144.00	129.50	130.67	148.08	132.33
70	95.25	120.00	134.50	121.17	122.25	138.17	123.92	70	105.75	133.33	149.50	134.67	135.83	153.50	137.75
71	98.83	124.50	139.25	125.83	126.92	143.00	128.75	71	109.83	138.50	154.67	139.83	141.00	158.83	143.00
72	102.25	128.92	143.58	130.17	131.33	147.50	133.17	72	113.58	143.25	159.58	144.58	145.83	163.83	147.92
73	105.50	132.92	147.67	134.25	135.42	151.42	137.33	73	117.25	147.75	164.08	149.17	150.42	168.25	152.67
74	108.50	136.83	151.50	138.17	139.33	155.33	141.25	74	120.58	152.00	168.42	153.50	154.75	172.58	156.92
75	111.33	140.25	155.17	141.67	142.92	158.83	144.92	75	123.67	155.92	172.33	157.42	158.75	176.50	160.92
76	113.83	143.33	158.42	144.92	146.17	161.83	148.17	76	126.50	159.33	176.00	161.00	162.33	179.75	164.58
77	116.33	146.50	161.83	148.08	149.33	164.75	151.33	77	129.17	162.83	179.75	164.42	165.83	183.00	168.17
78	118.58	149.42	164.75	150.83	152.17	167.17	154.33	78	131.75	165.92	183.00	167.58	169.00	185.83	171.50
79	120.58	152.00	167.50	153.42	154.75	169.58	156.92	79	134.00	168.83	186.08	170.42	172.00	188.42	174.33
80	122.58	154.42	169.67	156.00	157.33	171.75	159.42	80	136.17	171.58	188.50	173.33	174.83	190.83	177.25
81	124.33	156.67	171.83	158.17	159.58	174.00	161.83	81	138.17	174.08	190.83	175.83	177.33	193.33	179.75
82	125.92	158.75	173.92	160.33	161.75	176.17	163.92	82	140.00	176.50	193.25	178.17	179.75	195.75	182.25
83	127.58	160.75	175.92	162.33	163.83	178.33	166.08	83	141.75	178.67	195.42	180.42	182.00	198.08	184.50
84	129.17	162.83	177.83	164.42	165.75	180.42	168.17	84	143.58	180.92	197.50	182.67	184.33	200.42	186.83
85	130.67	164.75	179.75	166.33	167.75	182.42	170.17	85	145.17	183.00	199.67	184.83	186.42	202.58	189.08
86	132.25	166.50	181.50	168.25	169.67	184.33	172.00	86	146.83	185.08	201.67	186.92	188.50	204.83	191.17
87	133.58	168.33	183.08	170.08	171.50	186.08	173.83	87	148.42	187.00	203.50	188.92	190.58	206.75	193.17
88	134.92	170.08	184.83	171.67	173.25	187.75	175.58	88	149.92	188.92	205.33	190.83	192.42	208.67	195.17
89	136.17	171.67	186.42	173.33	174.83	189.42	177.25	89	151.33	190.75	207.08	192.58	194.17	210.42	196.92
90	137.42	173.17	188.00	174.83	176.42	190.92	178.83	90	152.75	192.42	208.83	194.25	195.92	212.17	198.75
91	138.58	174.58	189.42	176.25	177.83	192.42	180.33	91	154.00	194.00	210.58	195.83	197.50	213.75	200.33
92	139.67	175.92	190.83	177.67	179.17	193.67	181.67	92	155.17	195.42	212.08	197.33	199.08	215.25	201.92
93	140.58	177.17	192.17	178.83	180.42	194.92	182.92	93	156.17	196.83	213.42	198.75	200.42	216.58	203.25
94	141.58	178.25	193.25	180.00	181.58	196.00	184.17	94	157.25	198.08	214.67	200.00	201.83	217.75	204.58
95	142.33	179.33	194.25	181.08	182.67	197.08	185.17	95	158.08	199.17	215.92	201.17	203.00	218.92	205.75
96	143.17	180.33	195.42	182.17	183.75	198.00	186.25	96	159.08	200.33	217.08	202.33	204.17	220.00	206.92
97	143.92	181.33	196.50	183.17	184.83	199.00	187.42	97	160.00	201.58	218.33	203.58	205.33	221.08	208.25
98	144.92	182.50	197.50	184.33	185.92	200.00	188.50	98	160.92	202.83	219.42	204.83	206.58	222.33	209.50
99	145.67	183.58	198.67	185.42	187.00	201.08	189.58	99	161.92	203.92	220.67	205.92	207.75	223.42	210.67

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

SOUTH CAROLINA

FOR USE IN SOUTH CAROLINA ZIP CODES: ALL EXCEPT 294-295, 299

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	79.67	100.33	112.92	101.42	102.25	116.67	103.75	65	88.58	111.58	125.58	112.75	113.67	129.58	115.25
66	79.67	100.33	112.92	101.42	102.25	116.67	103.75	66	88.58	111.58	125.58	112.75	113.67	129.58	115.25
67	79.67	100.33	112.92	101.42	102.25	116.67	103.75	67	88.58	111.58	125.58	112.75	113.67	129.58	115.25
68	83.00	104.67	118.00	105.67	106.67	121.50	108.08	68	92.25	116.25	131.08	117.42	118.42	135.00	120.08
69	86.75	109.33	122.75	110.42	111.33	126.33	112.92	69	96.42	121.50	136.42	122.67	123.75	140.33	125.42
70	90.25	113.67	127.42	114.83	115.83	130.92	117.42	70	100.17	126.33	141.58	127.58	128.67	145.42	130.50
71	93.58	118.00	131.92	119.17	120.25	135.42	121.92	71	104.00	131.17	146.58	132.42	133.58	150.42	135.42
72	96.92	122.08	136.08	123.33	124.42	139.75	126.17	72	107.67	135.67	151.17	136.92	138.17	155.17	140.08
73	100.00	125.92	139.92	127.17	128.33	143.50	130.17	73	111.08	139.92	155.50	141.33	142.50	159.42	144.58
74	102.83	129.58	143.58	130.92	132.00	147.17	133.83	74	114.25	144.00	159.50	145.42	146.67	163.50	148.67
75	105.42	132.92	147.00	134.17	135.42	150.42	137.25	75	117.17	147.67	163.25	149.08	150.42	167.17	152.50
76	107.83	135.83	150.08	137.25	138.42	153.33	140.42	76	119.83	151.00	166.75	152.58	153.83	170.33	155.92
77	110.17	138.83	153.33	140.25	141.42	156.08	143.42	77	122.42	154.25	170.33	155.75	157.17	173.42	159.33
78	112.33	141.50	156.08	142.92	144.17	158.42	146.17	78	124.83	157.17	173.42	158.75	160.17	176.00	162.42
79	114.25	144.00	158.67	145.33	146.67	160.67	148.67	79	127.00	160.00	176.33	161.50	163.00	178.50	165.17
80	116.08	146.33	160.75	147.75	149.00	162.67	151.08	80	129.00	162.50	178.58	164.17	165.58	180.75	167.92
81	117.83	148.42	162.83	149.83	151.17	164.83	153.33	81	130.92	164.92	180.83	166.58	168.00	183.17	170.33
82	119.33	150.42	164.75	151.92	153.25	166.92	155.33	82	132.58	167.17	183.08	168.75	170.25	185.50	172.67
83	120.92	152.33	166.67	153.83	155.17	169.00	157.33	83	134.33	169.25	185.08	170.92	172.42	187.67	174.83
84	122.42	154.25	168.42	155.75	157.08	170.92	159.33	84	136.08	171.42	187.17	173.00	174.58	189.92	177.00
85	123.83	156.08	170.25	157.58	158.92	172.83	161.17	85	137.58	173.42	189.17	175.17	176.67	191.92	179.08
86	125.25	157.75	172.00	159.42	160.75	174.58	163.00	86	139.17	175.33	191.00	177.08	178.58	194.00	181.17
87	126.50	159.42	173.50	161.08	162.42	176.33	164.67	87	140.67	177.17	192.83	178.92	180.50	195.92	183.00
88	127.83	161.08	175.17	162.58	164.08	177.92	166.33	88	142.08	178.92	194.58	180.75	182.25	197.67	184.92
89	129.00	162.58	176.67	164.17	165.58	179.50	167.92	89	143.42	180.67	196.17	182.50	184.00	199.33	186.50
90	130.17	164.00	178.17	165.58	167.08	180.92	169.42	90	144.67	182.25	197.83	184.08	185.67	201.00	188.25
91	131.25	165.42	179.50	166.92	168.42	182.25	170.83	91	145.92	183.75	199.50	185.58	187.17	202.50	189.83
92	132.33	166.67	180.83	168.33	169.75	183.42	172.17	92	147.00	185.08	200.92	187.00	188.67	203.92	191.25
93	133.17	167.83	182.00	169.42	170.92	184.67	173.33	93	148.00	186.42	202.17	188.25	189.92	205.17	192.50
94	134.08	168.92	183.08	170.58	172.08	185.67	174.42	94	148.92	187.67	203.42	189.42	191.17	206.33	193.83
95	134.83	169.92	184.08	171.50	173.00	186.67	175.42	95	149.75	188.67	204.50	190.58	192.33	207.42	194.92
96	135.58	170.83	185.08	172.58	174.08	187.58	176.50	96	150.67	189.83	205.67	191.67	193.42	208.42	196.08
97	136.33	171.83	186.17	173.58	175.17	188.58	177.50	97	151.58	190.92	206.83	192.92	194.58	209.50	197.25
98	137.25	172.92	187.17	174.58	176.08	189.42	178.58	98	152.50	192.17	207.92	194.00	195.67	210.58	198.42
99	138.00	173.92	188.17	175.67	177.17	190.50	179.67	99	153.42	193.17	209.00	195.08	196.83	211.67	199.58

(Add \$25 One-time Policy Fee)