

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/10/09

CALIFORNIA

FOR USE IN CALIFORNIA ZIP CODES
 900-918, 926-928

MALE & FEMALE RATES

Attained Age	Non-Tobacco User						Attained Age	Standard					
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
0-64	187.92	228.67	264.67	239.75	266.83	240.92	0-64	208.92	254.08	294.08	266.33	296.50	267.75
65	107.75	131.00	149.00	137.42	155.17	138.08	65	119.75	145.58	165.42	152.67	172.42	153.50
66	107.75	131.00	149.00	137.42	155.17	138.08	66	119.75	145.58	165.42	152.67	172.42	153.50
67	113.00	137.42	156.50	144.08	162.08	144.92	67	125.58	152.67	173.83	160.00	180.08	160.92
68	118.08	143.58	163.50	150.67	168.50	151.50	68	131.17	159.67	181.58	167.42	187.33	168.25
69	123.08	149.83	170.50	157.08	175.33	157.92	69	136.83	166.33	189.50	174.50	194.75	175.42
70	128.08	155.83	177.58	163.50	182.17	164.33	70	142.42	173.17	197.50	181.58	202.50	182.58
71	133.00	161.83	184.92	169.67	189.58	170.50	71	147.75	179.83	205.58	188.50	210.58	189.58
72	138.00	167.75	192.33	176.00	197.08	176.83	72	153.25	186.42	213.75	195.42	218.92	196.50
73	142.75	173.50	199.83	182.00	204.58	183.00	73	158.58	192.92	222.17	202.25	227.33	203.33
74	147.50	179.33	206.83	188.08	211.42	189.08	74	163.83	199.33	229.83	209.00	235.00	210.08
75	152.17	185.08	213.75	194.00	218.17	195.08	75	169.00	205.67	237.50	215.58	242.42	216.75
76	156.67	190.58	220.08	199.83	224.42	200.92	76	174.08	211.75	244.67	222.00	249.33	223.17
77	161.08	195.92	226.42	205.58	230.33	206.50	77	179.00	217.75	251.58	228.17	256.00	229.50
78	165.42	201.25	232.25	210.92	235.92	212.08	78	183.75	223.58	258.08	234.42	262.17	235.75
79	169.25	205.92	237.83	215.83	241.42	217.00	79	188.08	228.67	264.33	239.75	268.25	241.08
80	172.92	210.33	243.00	220.58	246.33	221.75	80	192.08	233.67	269.92	245.00	273.75	246.33
81	176.33	214.58	247.83	225.00	251.00	226.17	81	196.00	238.33	275.42	250.00	278.83	251.33
82	179.58	218.58	252.50	229.00	255.50	230.33	82	199.58	242.75	280.50	254.50	283.83	256.00
83	182.58	222.17	256.83	232.83	259.42	234.17	83	202.83	246.83	285.42	258.75	288.25	260.17
84	185.33	225.50	260.83	236.33	263.25	237.58	84	205.92	250.50	289.92	262.67	292.42	264.08
85	187.92	228.67	264.67	239.75	266.83	240.92	85	208.92	254.08	294.08	266.33	296.50	267.75
86	190.42	231.67	268.00	243.00	270.00	244.33	86	211.67	257.42	297.83	269.92	300.08	271.33
87	192.67	234.25	271.08	245.75	273.17	247.00	87	214.00	260.42	301.25	273.00	303.42	274.42
88	194.58	236.75	274.00	248.25	276.08	249.50	88	216.25	263.08	304.50	275.83	306.83	277.42
89	196.50	239.08	276.50	250.50	278.50	251.92	89	218.33	265.50	307.25	278.33	309.50	279.92
90	198.17	240.92	278.58	252.67	280.50	254.08	90	220.08	267.75	309.58	280.75	311.75	282.33
91	199.75	242.83	280.67	254.67	282.33	256.08	91	221.92	269.92	311.75	282.92	313.75	284.42
92	201.17	244.67	282.33	256.42	284.08	257.92	92	223.42	271.83	313.75	284.92	315.58	286.50
93	202.50	246.17	284.00	258.08	285.67	259.58	93	225.00	273.58	315.58	286.83	317.33	288.42
94	203.75	247.83	285.42	259.92	286.92	261.25	94	226.42	275.42	317.08	288.75	318.75	290.25
95	205.00	249.33	286.50	261.33	288.00	262.75	95	227.75	277.08	318.33	290.42	320.00	292.00
96	206.00	250.58	287.58	262.75	289.08	264.17	96	228.92	278.33	319.50	292.00	321.17	293.50
97	206.83	251.67	288.42	263.83	290.08	265.25	97	229.75	279.58	320.42	293.00	322.25	294.67
98	207.58	252.50	289.25	264.75	290.92	266.08	98	230.67	280.50	321.25	294.08	323.33	295.67
99	208.08	253.00	289.67	265.25	291.25	266.83	99	231.17	281.25	321.83	294.83	323.75	296.33

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/10/09

CALIFORNIA

FOR USE IN CALIFORNIA ZIP CODES
 919-925, 930, 931

MALE & FEMALE RATES

Attained Age	Non-Tobacco User						Attained Age	Standard					
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
0-64	155.08	188.67	218.42	197.83	220.17	198.83	0-64	172.42	209.67	242.67	219.75	244.67	220.92
65	88.92	108.08	122.92	113.42	128.00	114.00	65	98.83	120.17	136.50	126.00	142.25	126.67
66	88.92	108.08	122.92	113.42	128.00	114.00	66	98.83	120.17	136.50	126.00	142.25	126.67
67	93.25	113.42	129.08	118.92	133.75	119.58	67	103.67	126.00	143.50	132.08	148.58	132.75
68	97.42	118.50	134.92	124.33	139.08	125.00	68	108.25	131.75	149.83	138.17	154.58	138.83
69	101.58	123.58	140.75	129.58	144.67	130.33	69	112.92	137.25	156.33	144.00	160.67	144.75
70	105.75	128.58	146.50	134.92	150.33	135.58	70	117.50	142.92	162.92	149.83	167.08	150.67
71	109.75	133.50	152.58	140.00	156.42	140.75	71	121.92	148.42	169.67	155.58	173.75	156.42
72	113.83	138.42	158.75	145.25	162.67	145.92	72	126.42	153.83	176.42	161.25	180.67	162.17
73	117.83	143.17	164.92	150.17	168.83	151.00	73	130.92	159.17	183.33	166.83	187.58	167.75
74	121.75	148.00	170.67	155.17	174.42	156.08	74	135.25	164.50	189.67	172.50	193.92	173.33
75	125.58	152.75	176.42	160.08	180.08	161.00	75	139.42	169.75	196.00	177.92	200.00	178.83
76	129.33	157.25	181.58	164.92	185.17	165.75	76	143.67	174.75	201.92	183.17	205.75	184.17
77	132.92	161.67	186.83	169.67	190.08	170.42	77	147.67	179.67	207.58	188.33	211.25	189.42
78	136.50	166.08	191.67	174.08	194.67	175.00	78	151.67	184.50	213.00	193.42	216.33	194.50
79	139.67	169.92	196.25	178.08	199.25	179.08	79	155.17	188.67	218.08	197.83	221.33	198.92
80	142.67	173.58	200.50	182.00	203.25	183.00	80	158.50	192.83	222.75	202.17	225.83	203.25
81	145.50	177.08	204.50	185.67	207.08	186.67	81	161.75	196.67	227.25	206.33	230.08	207.42
82	148.17	180.33	208.33	189.00	210.83	190.08	82	164.75	200.33	231.50	210.00	234.25	211.25
83	150.67	183.33	211.92	192.17	214.08	193.25	83	167.33	203.67	235.50	213.50	237.83	214.67
84	152.92	186.08	215.25	195.00	217.25	196.08	84	169.92	206.67	239.25	216.75	241.33	217.92
85	155.08	188.67	218.42	197.83	220.17	198.83	85	172.42	209.67	242.67	219.75	244.67	220.92
86	157.17	191.17	221.17	200.50	222.83	201.58	86	174.67	212.42	245.75	222.75	247.58	223.92
87	159.00	193.33	223.75	202.75	225.42	203.83	87	176.58	214.83	248.58	225.25	250.33	226.50
88	160.58	195.42	226.08	204.83	227.83	205.92	88	178.50	217.08	251.25	227.67	253.25	228.92
89	162.17	197.25	228.17	206.67	229.83	207.92	89	180.17	219.08	253.50	229.67	255.33	231.00
90	163.50	198.83	229.92	208.50	231.50	209.67	90	181.58	220.92	255.50	231.67	257.25	232.92
91	164.83	200.42	231.58	210.17	232.92	211.33	91	183.08	222.75	257.25	233.42	258.92	234.75
92	166.00	201.92	232.92	211.58	234.42	212.83	92	184.42	224.33	258.92	235.08	260.42	236.42
93	167.08	203.17	234.33	213.00	235.67	214.17	93	185.67	225.75	260.42	236.67	261.83	238.00
94	168.17	204.50	235.50	214.50	236.75	215.58	94	186.83	227.25	261.67	238.25	263.08	239.50
95	169.17	205.75	236.42	215.67	237.67	216.83	95	187.92	228.67	262.67	239.67	264.00	240.92
96	170.00	206.83	237.25	216.83	238.58	218.00	96	188.92	229.67	263.67	240.92	265.00	242.17
97	170.67	207.67	238.00	217.75	239.33	218.92	97	189.58	230.67	264.42	241.83	265.92	243.17
98	171.33	208.33	238.67	218.50	240.00	219.58	98	190.33	231.50	265.08	242.67	266.75	244.00
99	171.67	208.75	239.08	218.92	240.33	220.17	99	190.75	232.08	265.58	243.25	267.17	244.58

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/10/09

CALIFORNIA

FOR USE IN CALIFORNIA ZIP CODES
 ALL EXCEPT 900-918, 926-928, 919-925, 930, 931

MALE & FEMALE RATES

Attained Age	Non-Tobacco User						Attained Age	Standard					
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
0-64	141.92	172.75	199.92	181.08	201.50	182.00	0-64	157.75	191.92	222.08	201.17	223.92	202.25
65	81.33	98.92	112.50	103.75	117.17	104.33	65	90.42	110.00	124.92	115.25	130.25	115.92
66	81.33	98.92	112.50	103.75	117.17	104.33	66	90.42	110.00	124.92	115.25	130.25	115.92
67	85.33	103.75	118.17	108.83	122.42	109.42	67	94.83	115.25	131.33	120.83	136.00	121.50
68	89.17	108.42	123.50	113.75	127.25	114.42	68	99.08	120.58	137.17	126.42	141.50	127.08
69	93.00	113.17	128.75	118.58	132.42	119.25	69	103.33	125.67	143.08	131.75	147.08	132.50
70	96.75	117.75	134.08	123.50	137.58	124.08	70	107.58	130.75	149.17	137.17	152.92	137.92
71	100.42	122.25	139.67	128.17	143.17	128.75	71	111.58	135.83	155.25	142.42	159.00	143.17
72	104.25	126.75	145.25	132.92	148.83	133.58	72	115.75	140.75	161.50	147.58	165.33	148.42
73	107.83	131.00	150.92	137.42	154.50	138.25	73	119.75	145.75	167.75	152.75	171.75	153.50
74	111.42	135.42	156.25	142.00	159.67	142.83	74	123.75	150.58	173.58	157.83	177.50	158.67
75	114.92	139.75	161.50	146.50	164.75	147.33	75	127.58	155.33	179.33	162.83	183.08	163.75
76	118.33	143.92	166.25	150.92	169.50	151.75	76	131.50	159.92	184.75	167.67	188.25	168.58
77	121.67	148.00	171.00	155.25	174.00	156.00	77	135.17	164.42	190.00	172.33	193.33	173.33
78	124.92	152.00	175.42	159.33	178.17	160.17	78	138.75	168.83	194.92	177.00	198.00	178.00
79	127.83	155.50	179.67	163.00	182.33	163.92	79	142.00	172.75	199.58	181.08	202.58	182.08
80	130.58	158.83	183.50	166.58	186.00	167.50	80	145.08	176.50	203.83	185.00	206.75	186.00
81	133.17	162.08	187.17	169.92	189.50	170.83	81	148.08	180.00	208.00	188.83	210.58	189.83
82	135.67	165.08	190.75	173.00	193.00	174.00	82	150.75	183.33	211.83	192.25	214.42	193.33
83	137.92	167.75	193.92	175.83	195.92	176.83	83	153.17	186.42	215.58	195.42	217.75	196.50
84	139.92	170.25	197.00	178.50	198.83	179.50	84	155.50	189.17	219.00	198.33	220.83	199.42
85	141.92	172.75	199.92	181.08	201.50	182.00	85	157.75	191.92	222.08	201.17	223.92	202.25
86	143.83	175.00	202.42	183.50	203.92	184.50	86	159.83	194.42	224.92	203.83	226.58	204.92
87	145.50	176.92	204.75	185.58	206.25	186.58	87	161.67	196.67	227.50	206.17	229.17	207.25
88	147.00	178.83	206.92	187.50	208.50	188.50	88	163.33	198.75	229.92	208.33	231.75	209.50
89	148.42	180.50	208.83	189.17	210.33	190.25	89	164.92	200.50	232.00	210.25	233.75	211.42
90	149.67	182.00	210.42	190.83	211.83	191.92	90	166.25	202.25	233.83	212.00	235.42	213.25
91	150.83	183.42	211.92	192.33	213.25	193.42	91	167.58	203.83	235.42	213.67	237.00	214.83
92	151.92	184.75	213.25	193.67	214.58	194.75	92	168.75	205.25	237.00	215.17	238.33	216.33
93	152.92	185.92	214.50	194.92	215.75	196.00	93	169.92	206.67	238.33	216.67	239.67	217.83
94	153.92	187.17	215.58	196.25	216.75	197.25	94	171.00	208.00	239.50	218.08	240.75	219.25
95	154.83	188.25	216.33	197.33	217.50	198.42	95	172.00	209.25	240.42	219.33	241.67	220.50
96	155.58	189.25	217.17	198.42	218.33	199.50	96	172.92	210.25	241.25	220.50	242.58	221.67
97	156.25	190.08	217.83	199.25	219.08	200.33	97	173.50	211.17	242.00	221.33	243.33	222.58
98	156.75	190.75	218.42	200.00	219.67	201.00	98	174.25	211.83	242.67	222.08	244.17	223.25
99	157.17	191.08	218.75	200.33	220.00	201.50	99	174.58	212.42	243.08	222.67	244.50	223.83

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93