

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

ARKANSAS

**FOR USE IN ARKANSAS ZIP CODES:
 722, 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199**

MALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,186	1,444	1,658	1,514	1,519	1,696	1,521

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,318	1,604	1,842	1,681	1,688	1,885	1,691

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

ARKANSAS

**FOR USE IN ARKANSAS ZIP CODES:
 ALL ZIP CODES BEGINNING WITH 720 AND 721 EXCEPT
 722, 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199**

MALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,127	1,372	1,575	1,438	1,443	1,611	1,445

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,252	1,524	1,750	1,597	1,604	1,791	1,606

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

ARKANSAS

**FOR USE IN ARKANSAS ZIP CODES:
 ALL EXCEPT 720-722**

MALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,008	1,227	1,409	1,287	1,291	1,442	1,293

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,120	1,363	1,566	1,429	1,435	1,602	1,437

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

ARKANSAS

**FOR USE IN ARKANSAS ZIP CODES:
 722, 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199**

FEMALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,186	1,444	1,658	1,514	1,519	1,696	1,521

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,318	1,604	1,842	1,681	1,688	1,885	1,691

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

ARKANSAS

**FOR USE IN ARKANSAS ZIP CODES:
 ALL ZIP CODES BEGINNING WITH 720 AND 721 EXCEPT
 722, 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199**

FEMALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,127	1,372	1,575	1,438	1,443	1,611	1,445

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,252	1,524	1,750	1,597	1,604	1,791	1,606

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

ARKANSAS

FOR USE IN ARKANSAS ZIP CODES:
 ALL EXCEPT 720-722

FEMALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,008	1,227	1,409	1,287	1,291	1,442	1,293

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	1,120	1,363	1,566	1,429	1,435	1,602	1,437

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

ARKANSAS

**FOR USE IN ARKANSAS ZIP CODES:
 722, 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199**

MALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	98.83	120.33	138.17	126.17	126.58	141.33	126.75

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	109.83	133.67	153.50	140.08	140.67	157.08	140.92

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

ARKANSAS

FOR USE IN ARKANSAS ZIP CODES:
 ALL ZIP CODES BEGINNING WITH 720 AND 721 EXCEPT
 722, 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

MALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	93.92	114.33	131.25	119.83	120.25	134.25	120.42

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	104.33	127.00	145.83	133.08	133.67	149.25	133.83

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

ARKANSAS

FOR USE IN ARKANSAS ZIP CODES:
ALL EXCEPT 720-722

MALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	84.00	102.25	117.42	107.25	107.58	120.17	107.75

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	93.33	113.58	130.50	119.08	119.58	133.50	119.75

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

ARKANSAS

**FOR USE IN ARKANSAS ZIP CODES:
 722, 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199**

FEMALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	98.83	120.33	138.17	126.17	126.58	141.33	126.75

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	109.83	133.67	153.50	140.08	140.67	157.08	140.92

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

ARKANSAS

**FOR USE IN ARKANSAS ZIP CODES:
 ALL ZIP CODES BEGINNING WITH 720 AND 721 EXCEPT
 722, 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124,
 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199**

FEMALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	93.92	114.33	131.25	119.83	120.25	134.25	120.42

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	104.33	127.00	145.83	133.08	133.67	149.25	133.83

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

ARKANSAS

FOR USE IN ARKANSAS ZIP CODES:
ALL EXCEPT 720-722

FEMALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	84.00	102.25	117.42	107.25	107.58	120.17	107.75

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	93.33	113.58	130.50	119.08	119.58	133.50	119.75

Spousal Discount Factor: .93