

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ISSUE AGE PREMIUMS
 RATES EFFECTIVE 4/10/09**

ARIZONA

FOR USE IN ARIZONA ZIP CODES

850, 852, 85301-85320, 85322-85324, 85326-85327, 85329-85332, 85335, 85337-85340, 85342-85343, 85345, 85351, 85355, 85358, 85361-85363, 85372-85399

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	928	1,129	1,292	1,184	1,188	1,346	1,204	65	1,031	1,255	1,436	1,315	1,320	1,496	1,338
66	928	1,129	1,292	1,184	1,188	1,346	1,204	66	1,031	1,255	1,436	1,315	1,320	1,496	1,338
67	960	1,168	1,340	1,225	1,229	1,388	1,249	67	1,067	1,299	1,489	1,362	1,366	1,542	1,388
68	990	1,204	1,382	1,263	1,268	1,425	1,296	68	1,101	1,338	1,535	1,403	1,409	1,583	1,440
69	1,017	1,237	1,422	1,297	1,301	1,463	1,333	69	1,130	1,374	1,580	1,441	1,446	1,625	1,481
70	1,045	1,271	1,463	1,332	1,337	1,500	1,370	70	1,161	1,412	1,625	1,481	1,486	1,668	1,522
71	1,074	1,306	1,503	1,369	1,374	1,541	1,403	71	1,193	1,451	1,670	1,521	1,527	1,712	1,559
72	1,103	1,342	1,544	1,407	1,412	1,582	1,436	72	1,226	1,491	1,716	1,563	1,569	1,758	1,596
73	1,133	1,378	1,586	1,445	1,450	1,624	1,468	73	1,258	1,531	1,761	1,605	1,611	1,804	1,631
74	1,157	1,409	1,622	1,476	1,482	1,658	1,499	74	1,286	1,565	1,802	1,641	1,647	1,841	1,665
75	1,182	1,437	1,657	1,508	1,513	1,691	1,527	75	1,313	1,598	1,841	1,675	1,681	1,879	1,697
76	1,205	1,465	1,688	1,536	1,543	1,720	1,556	76	1,338	1,628	1,876	1,707	1,714	1,912	1,729
77	1,227	1,492	1,720	1,564	1,570	1,750	1,582	77	1,363	1,658	1,911	1,738	1,744	1,944	1,758
78	1,247	1,517	1,749	1,591	1,598	1,777	1,607	78	1,386	1,687	1,943	1,769	1,775	1,974	1,785
79	1,266	1,541	1,777	1,615	1,621	1,804	1,629	79	1,407	1,712	1,974	1,795	1,801	2,003	1,810
80	1,285	1,563	1,802	1,639	1,645	1,827	1,652	80	1,427	1,737	2,002	1,821	1,828	2,030	1,834
81	1,303	1,585	1,825	1,661	1,668	1,849	1,672	81	1,448	1,761	2,028	1,846	1,853	2,054	1,859
82	1,320	1,606	1,849	1,684	1,690	1,870	1,693	82	1,467	1,784	2,054	1,870	1,877	2,077	1,881
83	1,335	1,624	1,869	1,703	1,709	1,887	1,713	83	1,483	1,805	2,076	1,892	1,899	2,097	1,903
84	1,348	1,641	1,890	1,720	1,726	1,907	1,729	84	1,499	1,823	2,101	1,911	1,918	2,120	1,922
85	1,361	1,655	1,911	1,735	1,742	1,926	1,745	85	1,512	1,840	2,123	1,929	1,936	2,140	1,939
86	1,373	1,670	1,929	1,750	1,757	1,943	1,760	86	1,525	1,855	2,143	1,944	1,952	2,159	1,955
87	1,382	1,680	1,945	1,761	1,769	1,959	1,770	87	1,535	1,868	2,162	1,958	1,965	2,177	1,967
88	1,390	1,691	1,957	1,773	1,779	1,971	1,780	88	1,544	1,878	2,174	1,969	1,977	2,191	1,978
89	1,400	1,703	1,970	1,785	1,792	1,985	1,795	89	1,555	1,892	2,189	1,984	1,991	2,205	1,994
90	1,412	1,717	1,985	1,800	1,807	1,999	1,810	90	1,569	1,908	2,206	2,001	2,008	2,221	2,012
91	1,423	1,731	2,000	1,814	1,822	2,012	1,824	91	1,580	1,923	2,221	2,016	2,023	2,236	2,027
92	1,433	1,743	2,012	1,827	1,834	2,024	1,837	92	1,592	1,937	2,236	2,030	2,039	2,248	2,041
93	1,443	1,754	2,023	1,840	1,846	2,035	1,850	93	1,603	1,949	2,248	2,044	2,051	2,261	2,055
94	1,452	1,766	2,033	1,851	1,859	2,045	1,861	94	1,613	1,962	2,259	2,057	2,065	2,272	2,068
95	1,460	1,777	2,041	1,862	1,869	2,052	1,872	95	1,623	1,974	2,268	2,069	2,077	2,280	2,080
96	1,468	1,786	2,049	1,872	1,879	2,059	1,882	96	1,631	1,984	2,276	2,080	2,088	2,289	2,091
97	1,474	1,793	2,055	1,879	1,886	2,066	1,890	97	1,637	1,992	2,283	2,088	2,096	2,296	2,100
98	1,479	1,799	2,060	1,886	1,893	2,073	1,896	98	1,643	1,999	2,290	2,095	2,103	2,303	2,107
99	1,482	1,803	2,064	1,890	1,897	2,075	1,901	99	1,647	2,003	2,293	2,101	2,109	2,307	2,111

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ISSUE AGE PREMIUMS
 RATES EFFECTIVE 4/10/09**

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ALL EXCEPT 850, 852, 85301-85320, 85322-85324, 85326-85327, 85329-85332, 85335, 85337-85340, 85342-85343, 85345, 85351, 85355, 85358, 85361-85363, 85372-85399

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	773	941	1,076	986	990	1,122	1,004	65	860	1,046	1,196	1,096	1,100	1,247	1,115
66	773	941	1,076	986	990	1,122	1,004	66	860	1,046	1,196	1,096	1,100	1,247	1,115
67	800	974	1,117	1,021	1,025	1,157	1,041	67	890	1,082	1,241	1,135	1,139	1,285	1,157
68	825	1,004	1,151	1,052	1,057	1,187	1,080	68	917	1,115	1,280	1,169	1,174	1,319	1,200
69	848	1,031	1,185	1,081	1,085	1,219	1,111	69	941	1,145	1,317	1,201	1,205	1,354	1,235
70	871	1,059	1,219	1,110	1,115	1,250	1,142	70	968	1,177	1,355	1,234	1,238	1,390	1,268
71	895	1,088	1,253	1,141	1,145	1,284	1,169	71	994	1,209	1,392	1,268	1,273	1,427	1,299
72	920	1,118	1,287	1,172	1,177	1,319	1,196	72	1,022	1,243	1,430	1,303	1,307	1,465	1,330
73	944	1,148	1,322	1,204	1,208	1,353	1,223	73	1,049	1,276	1,468	1,337	1,343	1,503	1,359
74	965	1,174	1,352	1,230	1,235	1,382	1,249	74	1,072	1,304	1,502	1,367	1,373	1,535	1,388
75	985	1,198	1,381	1,256	1,261	1,409	1,273	75	1,094	1,331	1,534	1,396	1,401	1,566	1,415
76	1,004	1,221	1,406	1,280	1,286	1,433	1,297	76	1,115	1,357	1,563	1,423	1,428	1,593	1,441
77	1,022	1,244	1,433	1,304	1,308	1,458	1,319	77	1,136	1,382	1,592	1,448	1,454	1,620	1,465
78	1,040	1,265	1,457	1,326	1,331	1,481	1,339	78	1,155	1,406	1,619	1,474	1,479	1,645	1,487
79	1,055	1,284	1,481	1,346	1,351	1,503	1,358	79	1,172	1,427	1,645	1,496	1,501	1,670	1,508
80	1,071	1,303	1,502	1,366	1,371	1,523	1,376	80	1,190	1,448	1,668	1,517	1,523	1,691	1,529
81	1,086	1,321	1,521	1,385	1,390	1,541	1,394	81	1,207	1,468	1,690	1,538	1,544	1,712	1,549
82	1,100	1,338	1,541	1,403	1,409	1,559	1,411	82	1,223	1,487	1,712	1,559	1,565	1,731	1,568
83	1,112	1,353	1,558	1,419	1,424	1,573	1,427	83	1,236	1,504	1,730	1,577	1,583	1,748	1,586
84	1,124	1,367	1,575	1,433	1,439	1,589	1,441	84	1,249	1,519	1,751	1,592	1,598	1,766	1,601
85	1,134	1,379	1,592	1,446	1,452	1,605	1,454	85	1,260	1,533	1,769	1,607	1,613	1,784	1,616
86	1,144	1,391	1,607	1,458	1,464	1,619	1,466	86	1,271	1,546	1,786	1,620	1,627	1,799	1,629
87	1,151	1,400	1,621	1,468	1,474	1,633	1,475	87	1,279	1,556	1,802	1,631	1,637	1,814	1,640
88	1,158	1,409	1,631	1,478	1,483	1,643	1,484	88	1,287	1,565	1,811	1,641	1,648	1,826	1,649
89	1,166	1,419	1,642	1,487	1,493	1,654	1,496	89	1,296	1,577	1,824	1,653	1,659	1,838	1,662
90	1,177	1,431	1,655	1,500	1,506	1,666	1,508	90	1,307	1,590	1,838	1,667	1,673	1,851	1,676
91	1,186	1,442	1,667	1,512	1,518	1,676	1,520	91	1,317	1,603	1,851	1,680	1,686	1,863	1,689
92	1,194	1,453	1,676	1,523	1,529	1,687	1,531	92	1,327	1,614	1,863	1,692	1,699	1,874	1,701
93	1,202	1,462	1,686	1,533	1,538	1,696	1,541	93	1,336	1,625	1,874	1,703	1,709	1,884	1,712
94	1,210	1,472	1,694	1,543	1,549	1,704	1,551	94	1,344	1,635	1,883	1,715	1,721	1,893	1,724
95	1,217	1,481	1,701	1,552	1,558	1,710	1,560	95	1,352	1,645	1,890	1,724	1,731	1,900	1,733
96	1,223	1,488	1,708	1,560	1,566	1,716	1,568	96	1,359	1,653	1,897	1,733	1,740	1,907	1,742
97	1,229	1,494	1,712	1,566	1,572	1,722	1,575	97	1,364	1,660	1,903	1,740	1,747	1,913	1,750
98	1,232	1,499	1,717	1,572	1,577	1,727	1,580	98	1,370	1,666	1,908	1,746	1,753	1,919	1,756
99	1,235	1,502	1,720	1,575	1,581	1,730	1,584	99	1,373	1,670	1,911	1,751	1,757	1,922	1,760

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Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

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MALE RATES

Issue Age	Non-Tobacco User							Issue 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	1,067	1,299	1,486	1,361	1,366	1,548	1,385	65	1,186	1,443	1,651	1,512	1,518	1,721	1,539
66	1,067	1,299	1,486	1,361	1,366	1,548	1,385	66	1,186	1,443	1,651	1,512	1,518	1,721	1,539
67	1,105	1,344	1,541	1,409	1,414	1,596	1,436	67	1,228	1,493	1,713	1,565	1,571	1,773	1,597
68	1,139	1,385	1,589	1,453	1,458	1,639	1,490	68	1,265	1,539	1,765	1,614	1,620	1,821	1,655
69	1,169	1,423	1,635	1,491	1,497	1,681	1,533	69	1,300	1,580	1,817	1,657	1,663	1,868	1,704
70	1,202	1,462	1,682	1,532	1,538	1,726	1,575	70	1,335	1,624	1,869	1,702	1,708	1,918	1,750
71	1,235	1,502	1,728	1,574	1,580	1,771	1,614	71	1,372	1,669	1,921	1,750	1,756	1,968	1,793
72	1,269	1,544	1,776	1,618	1,624	1,819	1,652	72	1,409	1,715	1,974	1,797	1,805	2,021	1,835
73	1,302	1,585	1,823	1,661	1,668	1,867	1,688	73	1,447	1,760	2,026	1,846	1,853	2,075	1,876
74	1,331	1,619	1,865	1,698	1,705	1,906	1,724	74	1,480	1,799	2,072	1,886	1,894	2,118	1,915
75	1,359	1,653	1,905	1,733	1,740	1,945	1,757	75	1,510	1,837	2,117	1,926	1,933	2,161	1,952
76	1,385	1,686	1,941	1,767	1,774	1,978	1,789	76	1,540	1,873	2,156	1,963	1,971	2,198	1,988
77	1,410	1,715	1,977	1,798	1,805	2,012	1,820	77	1,567	1,906	2,198	1,999	2,006	2,236	2,021
78	1,435	1,745	2,012	1,830	1,837	2,043	1,848	78	1,595	1,940	2,235	2,033	2,041	2,270	2,053
79	1,456	1,771	2,043	1,858	1,864	2,074	1,873	79	1,618	1,968	2,270	2,064	2,072	2,304	2,081
80	1,478	1,797	2,072	1,885	1,892	2,101	1,899	80	1,642	1,997	2,302	2,094	2,102	2,334	2,110
81	1,499	1,823	2,099	1,911	1,918	2,126	1,923	81	1,665	2,025	2,332	2,123	2,131	2,363	2,137
82	1,518	1,847	2,126	1,936	1,943	2,150	1,947	82	1,687	2,052	2,362	2,151	2,159	2,390	2,163
83	1,535	1,868	2,149	1,958	1,966	2,171	1,969	83	1,706	2,075	2,388	2,175	2,183	2,412	2,188
84	1,551	1,886	2,174	1,978	1,985	2,193	1,989	84	1,724	2,096	2,416	2,198	2,206	2,437	2,210
85	1,565	1,904	2,197	1,996	2,003	2,215	2,007	85	1,739	2,115	2,441	2,218	2,226	2,462	2,230
86	1,578	1,920	2,219	2,012	2,021	2,235	2,023	86	1,753	2,133	2,465	2,236	2,245	2,483	2,248
87	1,589	1,932	2,237	2,026	2,034	2,254	2,036	87	1,765	2,147	2,486	2,251	2,260	2,504	2,263
88	1,598	1,944	2,250	2,039	2,047	2,267	2,048	88	1,776	2,161	2,500	2,265	2,273	2,519	2,274
89	1,610	1,958	2,265	2,053	2,061	2,282	2,064	89	1,788	2,175	2,517	2,281	2,290	2,536	2,293
90	1,624	1,975	2,283	2,070	2,078	2,299	2,082	90	1,804	2,194	2,537	2,300	2,309	2,554	2,313
91	1,636	1,990	2,300	2,086	2,094	2,314	2,098	91	1,818	2,211	2,555	2,318	2,327	2,570	2,331
92	1,648	2,004	2,314	2,102	2,110	2,327	2,113	92	1,831	2,228	2,570	2,335	2,344	2,586	2,348
93	1,659	2,018	2,327	2,115	2,123	2,340	2,127	93	1,843	2,242	2,585	2,350	2,359	2,600	2,363
94	1,670	2,030	2,338	2,129	2,137	2,351	2,140	94	1,855	2,256	2,598	2,365	2,374	2,612	2,379
95	1,679	2,043	2,348	2,141	2,149	2,360	2,153	95	1,866	2,270	2,608	2,380	2,389	2,622	2,392
96	1,688	2,053	2,356	2,153	2,161	2,369	2,165	96	1,876	2,282	2,618	2,392	2,401	2,632	2,405
97	1,695	2,062	2,363	2,162	2,170	2,376	2,174	97	1,883	2,291	2,626	2,401	2,411	2,640	2,415
98	1,701	2,069	2,370	2,169	2,177	2,383	2,181	98	1,890	2,299	2,633	2,410	2,419	2,649	2,423
99	1,705	2,074	2,373	2,174	2,183	2,387	2,186	99	1,894	2,304	2,637	2,416	2,425	2,652	2,428

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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MALE RATES

Issue Age	Non-Tobacco User							Issue 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	890	1,082	1,238	1,134	1,139	1,290	1,154	65	989	1,202	1,376	1,260	1,265	1,434	1,283
66	890	1,082	1,238	1,134	1,139	1,290	1,154	66	989	1,202	1,376	1,260	1,265	1,434	1,283
67	921	1,120	1,284	1,174	1,178	1,330	1,197	67	1,023	1,244	1,427	1,304	1,310	1,478	1,331
68	949	1,154	1,324	1,211	1,215	1,366	1,242	68	1,055	1,283	1,471	1,345	1,350	1,517	1,379
69	974	1,186	1,363	1,243	1,247	1,401	1,277	69	1,083	1,317	1,514	1,381	1,386	1,557	1,420
70	1,001	1,218	1,402	1,277	1,282	1,439	1,313	70	1,112	1,353	1,558	1,418	1,424	1,598	1,458
71	1,029	1,252	1,440	1,312	1,317	1,476	1,345	71	1,143	1,391	1,601	1,458	1,463	1,640	1,494
72	1,058	1,286	1,480	1,349	1,353	1,516	1,376	72	1,175	1,429	1,645	1,498	1,504	1,685	1,529
73	1,085	1,321	1,520	1,385	1,390	1,556	1,407	73	1,206	1,467	1,688	1,538	1,544	1,729	1,563
74	1,109	1,349	1,554	1,415	1,421	1,589	1,436	74	1,233	1,499	1,727	1,572	1,578	1,765	1,596
75	1,133	1,378	1,588	1,445	1,450	1,621	1,464	75	1,259	1,531	1,764	1,605	1,611	1,801	1,627
76	1,154	1,405	1,618	1,472	1,478	1,649	1,491	76	1,283	1,561	1,797	1,636	1,643	1,832	1,657
77	1,175	1,430	1,648	1,499	1,505	1,677	1,517	77	1,306	1,589	1,832	1,666	1,672	1,863	1,685
78	1,196	1,454	1,676	1,525	1,531	1,703	1,540	78	1,329	1,616	1,862	1,694	1,701	1,892	1,711
79	1,214	1,476	1,703	1,548	1,553	1,728	1,561	79	1,349	1,640	1,892	1,720	1,727	1,920	1,734
80	1,232	1,498	1,727	1,571	1,577	1,751	1,583	80	1,368	1,664	1,919	1,745	1,752	1,945	1,758
81	1,249	1,519	1,749	1,592	1,598	1,772	1,603	81	1,388	1,688	1,943	1,769	1,776	1,969	1,781
82	1,265	1,539	1,772	1,613	1,619	1,792	1,622	82	1,406	1,710	1,968	1,793	1,799	1,991	1,802
83	1,280	1,556	1,791	1,631	1,638	1,809	1,641	83	1,421	1,729	1,990	1,813	1,820	2,010	1,823
84	1,292	1,572	1,812	1,649	1,655	1,828	1,658	84	1,436	1,747	2,013	1,832	1,838	2,031	1,841
85	1,304	1,586	1,831	1,664	1,670	1,846	1,673	85	1,449	1,763	2,034	1,848	1,855	2,051	1,859
86	1,315	1,600	1,849	1,677	1,684	1,862	1,686	86	1,461	1,778	2,054	1,863	1,871	2,069	1,874
87	1,324	1,610	1,865	1,688	1,695	1,878	1,697	87	1,471	1,790	2,072	1,876	1,883	2,087	1,886
88	1,332	1,620	1,875	1,699	1,706	1,889	1,706	88	1,480	1,801	2,084	1,888	1,895	2,099	1,895
89	1,342	1,632	1,888	1,711	1,718	1,902	1,720	89	1,490	1,813	2,098	1,901	1,908	2,114	1,911
90	1,353	1,646	1,903	1,725	1,732	1,916	1,735	90	1,503	1,829	2,114	1,917	1,925	2,129	1,928
91	1,364	1,658	1,916	1,739	1,745	1,928	1,748	91	1,515	1,843	2,129	1,932	1,940	2,142	1,943
92	1,373	1,670	1,928	1,751	1,758	1,940	1,761	92	1,526	1,856	2,142	1,946	1,953	2,155	1,957
93	1,382	1,682	1,939	1,763	1,769	1,950	1,772	93	1,536	1,868	2,154	1,958	1,966	2,167	1,970
94	1,391	1,692	1,949	1,775	1,781	1,959	1,784	94	1,546	1,880	2,165	1,971	1,979	2,177	1,982
95	1,400	1,703	1,957	1,784	1,791	1,967	1,794	95	1,555	1,892	2,174	1,983	1,991	2,185	1,994
96	1,407	1,711	1,964	1,794	1,801	1,974	1,804	96	1,563	1,901	2,182	1,994	2,001	2,193	2,004
97	1,412	1,718	1,970	1,802	1,808	1,980	1,811	97	1,569	1,909	2,189	2,001	2,009	2,200	2,012
98	1,418	1,724	1,975	1,808	1,814	1,986	1,817	98	1,575	1,916	2,194	2,009	2,016	2,207	2,019
99	1,421	1,728	1,978	1,811	1,819	1,989	1,822	99	1,578	1,920	2,198	2,013	2,021	2,210	2,024

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ISSUE AGE PREMIUMS
 RATES EFFECTIVE 4/10/09**

ARIZONA

FOR USE IN ARIZONA ZIP CODES

850, 852, 85301-85320, 85322-85324, 85326-85327, 85329-85332, 85335, 85337-85340, 85342-85343, 85345, 85351, 85355, 85358, 85361-85363, 85372-85399

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	77.33	94.08	107.67	98.67	99.00	112.17	100.33	65	85.92	104.58	119.67	109.58	110.00	124.67	111.50
66	77.33	94.08	107.67	98.67	99.00	112.17	100.33	66	85.92	104.58	119.67	109.58	110.00	124.67	111.50
67	80.00	97.33	111.67	102.08	102.42	115.67	104.08	67	88.92	108.25	124.08	113.50	113.83	128.50	115.67
68	82.50	100.33	115.17	105.25	105.67	118.75	108.00	68	91.75	111.50	127.92	116.92	117.42	131.92	120.00
69	84.75	103.08	118.50	108.08	108.42	121.92	111.08	69	94.17	114.50	131.67	120.08	120.50	135.42	123.42
70	87.08	105.92	121.92	111.00	111.42	125.00	114.17	70	96.75	117.67	135.42	123.42	123.83	139.00	126.83
71	89.50	108.83	125.25	114.08	114.50	128.42	116.92	71	99.42	120.92	139.17	126.75	127.25	142.67	129.92
72	91.92	111.83	128.67	117.25	117.67	131.83	119.67	72	102.17	124.25	143.00	130.25	130.75	146.50	133.00
73	94.42	114.83	132.17	120.42	120.83	135.33	122.33	73	104.83	127.58	146.75	133.75	134.25	150.33	135.92
74	96.42	117.42	135.17	123.00	123.50	138.17	124.92	74	107.17	130.42	150.17	136.75	137.25	153.42	138.75
75	98.50	119.75	138.08	125.67	126.08	140.92	127.25	75	109.42	133.17	153.42	139.58	140.08	156.58	141.42
76	100.42	122.08	140.67	128.00	128.58	143.33	129.67	76	111.50	135.67	156.33	142.25	142.83	159.33	144.08
77	102.25	124.33	143.33	130.33	130.83	145.83	131.83	77	113.58	138.17	159.25	144.83	145.33	162.00	146.50
78	103.92	126.42	145.75	132.58	133.17	148.08	133.92	78	115.50	140.58	161.92	147.42	147.92	164.50	148.75
79	105.50	128.42	148.08	134.58	135.08	150.33	135.75	79	117.25	142.67	164.50	149.58	150.08	166.92	150.83
80	107.08	130.25	150.17	136.58	137.08	152.25	137.67	80	118.92	144.75	166.83	151.75	152.33	169.17	152.83
81	108.58	132.08	152.08	138.42	139.00	154.08	139.33	81	120.67	146.75	169.00	153.83	154.42	171.17	154.92
82	110.00	133.83	154.08	140.33	140.83	155.83	141.08	82	122.25	148.67	171.17	155.83	156.42	173.08	156.75
83	111.25	135.33	155.75	141.92	142.42	157.25	142.75	83	123.58	150.42	173.00	157.67	158.25	174.75	158.58
84	112.33	136.75	157.50	143.33	143.83	158.92	144.08	84	124.92	151.92	175.08	159.25	159.83	176.67	160.17
85	113.42	137.92	159.25	144.58	145.17	160.50	145.42	85	126.00	153.33	176.92	160.75	161.33	178.33	161.58
86	114.42	139.17	160.75	145.83	146.42	161.92	146.67	86	127.08	154.58	178.58	162.00	162.67	179.92	162.92
87	115.17	140.00	162.08	146.75	147.42	163.25	147.50	87	127.92	155.67	180.17	163.17	163.75	181.42	163.92
88	115.83	140.92	163.08	147.75	148.25	164.25	148.33	88	128.67	156.50	181.17	164.08	164.75	182.58	164.83
89	116.67	141.92	164.17	148.75	149.33	165.42	149.58	89	129.58	157.67	182.42	165.33	165.92	183.75	166.17
90	117.67	143.08	165.42	150.00	150.58	166.58	150.83	90	130.75	159.00	183.83	166.75	167.33	185.08	167.67
91	118.58	144.25	166.67	151.17	151.83	167.67	152.00	91	131.67	160.25	185.08	168.00	168.58	186.33	168.92
92	119.42	145.25	167.67	152.25	152.83	168.67	153.08	92	132.67	161.42	186.33	169.17	169.92	187.33	170.08
93	120.25	146.17	168.58	153.33	153.83	169.58	154.17	93	133.58	162.42	187.33	170.33	170.92	188.42	171.25
94	121.00	147.17	169.42	154.25	154.92	170.42	155.08	94	134.42	163.50	188.25	171.42	172.08	189.33	172.33
95	121.67	148.08	170.08	155.17	155.75	171.00	156.00	95	135.25	164.50	189.00	172.42	173.08	190.00	173.33
96	122.33	148.83	170.75	156.00	156.58	171.58	156.83	96	135.92	165.33	189.67	173.33	174.00	190.75	174.25
97	122.83	149.42	171.25	156.58	157.17	172.17	157.50	97	136.42	166.00	190.25	174.00	174.67	191.33	175.00
98	123.25	149.92	171.67	157.17	157.75	172.75	158.00	98	136.92	166.58	190.83	174.58	175.25	191.92	175.58
99	123.50	150.25	172.00	157.50	158.08	172.92	158.42	99	137.25	166.92	191.08	175.08	175.75	192.25	175.92

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ISSUE AGE PREMIUMS
 RATES EFFECTIVE 4/10/09**

ARIZONA

FOR USE IN ARIZONA ZIP CODES

ALL EXCEPT 850, 852, 85301-85320, 85322-85324, 85326-85327, 85329-85332, 85335, 85337-85340, 85342-85343, 85345, 85351, 85355, 85358, 85361-85363, 85372-85399

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	64.42	78.42	89.67	82.17	82.50	93.50	83.67	65	71.67	87.17	99.67	91.33	91.67	103.92	92.92
66	64.42	78.42	89.67	82.17	82.50	93.50	83.67	66	71.67	87.17	99.67	91.33	91.67	103.92	92.92
67	66.67	81.17	93.08	85.08	85.42	96.42	86.75	67	74.17	90.17	103.42	94.58	94.92	107.08	96.42
68	68.75	83.67	95.92	87.67	88.08	98.92	90.00	68	76.42	92.92	106.67	97.42	97.83	109.92	100.00
69	70.67	85.92	98.75	90.08	90.42	101.58	92.58	69	78.42	95.42	109.75	100.08	100.42	112.83	102.92
70	72.58	88.25	101.58	92.50	92.92	104.17	95.17	70	80.67	98.08	112.92	102.83	103.17	115.83	105.67
71	74.58	90.67	104.42	95.08	95.42	107.00	97.42	71	82.83	100.75	116.00	105.67	106.08	118.92	108.25
72	76.67	93.17	107.25	97.67	98.08	109.92	99.67	72	85.17	103.58	119.17	108.58	108.92	122.08	110.83
73	78.67	95.67	110.17	100.33	100.67	112.75	101.92	73	87.42	106.33	122.33	111.42	111.92	125.25	113.25
74	80.42	97.83	112.67	102.50	102.92	115.17	104.08	74	89.33	108.67	125.17	113.92	114.42	127.92	115.67
75	82.08	99.83	115.08	104.67	105.08	117.42	106.08	75	91.17	110.92	127.83	116.33	116.75	130.50	117.92
76	83.67	101.75	117.17	106.67	107.17	119.42	108.08	76	92.92	113.08	130.25	118.58	119.00	132.75	120.08
77	85.17	103.67	119.42	108.67	109.00	121.50	109.92	77	94.67	115.17	132.67	120.67	121.17	135.00	122.08
78	86.67	105.42	121.42	110.50	110.92	123.42	111.58	78	96.25	117.17	134.92	122.83	123.25	137.08	123.92
79	87.92	107.00	123.42	112.17	112.58	125.25	113.17	79	97.67	118.92	137.08	124.67	125.08	139.17	125.67
80	89.25	108.58	125.17	113.83	114.25	126.92	114.67	80	99.17	120.67	139.00	126.42	126.92	140.92	127.42
81	90.50	110.08	126.75	115.42	115.83	128.42	116.17	81	100.58	122.33	140.83	128.17	128.67	142.67	129.08
82	91.67	111.50	128.42	116.92	117.42	129.92	117.58	82	101.92	123.92	142.67	129.92	130.42	144.25	130.67
83	92.67	112.75	129.83	118.25	118.67	131.08	118.92	83	103.00	125.33	144.17	131.42	131.92	145.67	132.17
84	93.67	113.92	131.25	119.42	119.92	132.42	120.08	84	104.08	126.58	145.92	132.67	133.17	147.17	133.42
85	94.50	114.92	132.67	120.50	121.00	133.75	121.17	85	105.00	127.75	147.42	133.92	134.42	148.67	134.67
86	95.33	115.92	133.92	121.50	122.00	134.92	122.17	86	105.92	128.83	148.83	135.00	135.58	149.92	135.75
87	95.92	116.67	135.08	122.33	122.83	136.08	122.92	87	106.58	129.67	150.17	135.92	136.42	151.17	136.67
88	96.50	117.42	135.92	123.17	123.58	136.92	123.67	88	107.25	130.42	150.92	136.75	137.33	152.17	137.42
89	97.17	118.25	136.83	123.92	124.42	137.83	124.67	89	108.00	131.42	152.00	137.75	138.25	153.17	138.50
90	98.08	119.25	137.92	125.00	125.50	138.83	125.67	90	108.92	132.50	153.17	138.92	139.42	154.25	139.67
91	98.83	120.17	138.92	126.00	126.50	139.67	126.67	91	109.75	133.58	154.25	140.00	140.50	155.25	140.75
92	99.50	121.08	139.67	126.92	127.42	140.58	127.58	92	110.58	134.50	155.25	141.00	141.58	156.17	141.75
93	100.17	121.83	140.50	127.75	128.17	141.33	128.42	93	111.33	135.42	156.17	141.92	142.42	157.00	142.67
94	100.83	122.67	141.17	128.58	129.08	142.00	129.25	94	112.00	136.25	156.92	142.92	143.42	157.75	143.67
95	101.42	123.42	141.75	129.33	129.83	142.50	130.00	95	112.67	137.08	157.50	143.67	144.25	158.33	144.42
96	101.92	124.00	142.33	130.00	130.50	143.00	130.67	96	113.25	137.75	158.08	144.42	145.00	158.92	145.17
97	102.42	124.50	142.67	130.50	131.00	143.50	131.25	97	113.67	138.33	158.58	145.00	145.58	159.42	145.83
98	102.67	124.92	143.08	131.00	131.42	143.92	131.67	98	114.17	138.83	159.00	145.50	146.08	159.92	146.33
99	102.92	125.17	143.33	131.25	131.75	144.17	132.00	99	114.42	139.17	159.25	145.92	146.42	160.17	146.67

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ISSUE AGE PREMIUMS
 RATES EFFECTIVE 4/10/09**

ARIZONA

FOR USE IN ARIZONA ZIP CODES

850, 852, 85301-85320, 85322-85324, 85326-85327, 85329-85332, 85335, 85337-85340, 85342-85343, 85345, 85351, 85355, 85358, 85361-85363, 85372-85399

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	88.92	108.25	123.83	113.42	113.83	129.00	115.42	65	98.83	120.25	137.58	126.00	126.50	143.42	128.25
66	88.92	108.25	123.83	113.42	113.83	129.00	115.42	66	98.83	120.25	137.58	126.00	126.50	143.42	128.25
67	92.08	112.00	128.42	117.42	117.83	133.00	119.67	67	102.33	124.42	142.75	130.42	130.92	147.75	133.08
68	94.92	115.42	132.42	121.08	121.50	136.58	124.17	68	105.42	128.25	147.08	134.50	135.00	151.75	137.92
69	97.42	118.58	136.25	124.25	124.75	140.08	127.75	69	108.33	131.67	151.42	138.08	138.58	155.67	142.00
70	100.17	121.83	140.17	127.67	128.17	143.83	131.25	70	111.25	135.33	155.75	141.83	142.33	159.83	145.83
71	102.92	125.17	144.00	131.17	131.67	147.58	134.50	71	114.33	139.08	160.08	145.83	146.33	164.00	149.42
72	105.75	128.67	148.00	134.83	135.33	151.58	137.67	72	117.42	142.92	164.50	149.75	150.42	168.42	152.92
73	108.50	132.08	151.92	138.42	139.00	155.58	140.67	73	120.58	146.67	168.83	153.83	154.42	172.92	156.33
74	110.92	134.92	155.42	141.50	142.08	158.83	143.67	74	123.33	149.92	172.67	157.17	157.83	176.50	159.58
75	113.25	137.75	158.75	144.42	145.00	162.08	146.42	75	125.83	153.08	176.42	160.50	161.08	180.08	162.67
76	115.42	140.50	161.75	147.25	147.83	164.83	149.08	76	128.33	156.08	179.67	163.58	164.25	183.17	165.67
77	117.50	142.92	164.75	149.83	150.42	167.67	151.67	77	130.58	158.83	183.17	166.58	167.17	186.33	168.42
78	119.58	145.42	167.67	152.50	153.08	170.25	154.00	78	132.92	161.67	186.25	169.42	170.08	189.17	171.08
79	121.33	147.58	170.25	154.83	155.33	172.83	156.08	79	134.83	164.00	189.17	172.00	172.67	192.00	173.42
80	123.17	149.75	172.67	157.08	157.67	175.08	158.25	80	136.83	166.42	191.83	174.50	175.17	194.50	175.83
81	124.92	151.92	174.92	159.25	159.83	177.17	160.25	81	138.75	168.75	194.33	176.92	177.58	196.92	178.08
82	126.50	153.92	177.17	161.33	161.92	179.17	162.25	82	140.58	171.00	196.83	179.25	179.92	199.17	180.25
83	127.92	155.67	179.08	163.17	163.83	180.92	164.08	83	142.17	172.92	199.00	181.25	181.92	201.00	182.33
84	129.25	157.17	181.17	164.83	165.42	182.75	165.75	84	143.67	174.67	201.33	183.17	183.83	203.08	184.17
85	130.42	158.67	183.08	166.33	166.92	184.58	167.25	85	144.92	176.25	203.42	184.83	185.50	205.17	185.83
86	131.50	160.00	184.92	167.67	168.42	186.25	168.58	86	146.08	177.75	205.42	186.33	187.08	206.92	187.33
87	132.42	161.00	186.42	168.83	169.50	187.83	169.67	87	147.08	178.92	207.17	187.58	188.33	208.67	188.58
88	133.17	162.00	187.50	169.92	170.58	188.92	170.67	88	148.00	180.08	208.33	188.75	189.42	209.92	189.50
89	134.17	163.17	188.75	171.08	171.75	190.17	172.00	89	149.00	181.25	209.75	190.08	190.83	211.33	191.08
90	135.33	164.58	190.25	172.50	173.17	191.58	173.50	90	150.33	182.83	211.42	191.67	192.42	212.83	192.75
91	136.33	165.83	191.67	173.83	174.50	192.83	174.83	91	151.50	184.25	212.92	193.17	193.92	214.17	194.25
92	137.33	167.00	192.83	175.17	175.83	193.92	176.08	92	152.58	185.67	214.17	194.58	195.33	215.50	195.67
93	138.25	168.17	193.92	176.25	176.92	195.00	177.25	93	153.58	186.83	215.42	195.83	196.58	216.67	196.92
94	139.17	169.17	194.83	177.42	178.08	195.92	178.33	94	154.58	188.00	216.50	197.08	197.83	217.67	198.25
95	139.92	170.25	195.67	178.42	179.08	196.67	179.42	95	155.50	189.17	217.33	198.33	199.08	218.50	199.33
96	140.67	171.08	196.33	179.42	180.08	197.42	180.42	96	156.33	190.17	218.17	199.33	200.08	219.33	200.42
97	141.25	171.83	196.92	180.17	180.83	198.00	181.17	97	156.92	190.92	218.83	200.08	200.92	220.00	201.25
98	141.75	172.42	197.50	180.75	181.42	198.58	181.75	98	157.50	191.58	219.42	200.83	201.58	220.75	201.92
99	142.08	172.83	197.75	181.17	181.92	198.92	182.17	99	157.83	192.00	219.75	201.33	202.08	221.00	202.33

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ISSUE AGE PREMIUMS
RATES EFFECTIVE 4/10/09

ARIZONA

FOR USE IN ARIZONA ZIP CODES

ALL EXCEPT 850, 852, 85301-85320, 85322-85324, 85326-85327, 85329-85332, 85335, 85337-85340, 85342-85343, 85345, 85351, 85355, 85358, 85361-85363, 85372-85399

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	74.17	90.17	103.17	94.50	94.92	107.50	96.17	65	82.42	100.17	114.67	105.00	105.42	119.50	106.92
66	74.17	90.17	103.17	94.50	94.92	107.50	96.17	66	82.42	100.17	114.67	105.00	105.42	119.50	106.92
67	76.75	93.33	107.00	97.83	98.17	110.83	99.75	67	85.25	103.67	118.92	108.67	109.17	123.17	110.92
68	79.08	96.17	110.33	100.92	101.25	113.83	103.50	68	87.92	106.92	122.58	112.08	112.50	126.42	114.92
69	81.17	98.83	113.58	103.58	103.92	116.75	106.42	69	90.25	109.75	126.17	115.08	115.50	129.75	118.33
70	83.42	101.50	116.83	106.42	106.83	119.92	109.42	70	92.67	112.75	129.83	118.17	118.67	133.17	121.50
71	85.75	104.33	120.00	109.33	109.75	123.00	112.08	71	95.25	115.92	133.42	121.50	121.92	136.67	124.50
72	88.17	107.17	123.33	112.42	112.75	126.33	114.67	72	97.92	119.08	137.08	124.83	125.33	140.42	127.42
73	90.42	110.08	126.67	115.42	115.83	129.67	117.25	73	100.50	122.25	140.67	128.17	128.67	144.08	130.25
74	92.42	112.42	129.50	117.92	118.42	132.42	119.67	74	102.75	124.92	143.92	131.00	131.50	147.08	133.00
75	94.42	114.83	132.33	120.42	120.83	135.08	122.00	75	104.92	127.58	147.00	133.75	134.25	150.08	135.58
76	96.17	117.08	134.83	122.67	123.17	137.42	124.25	76	106.92	130.08	149.75	136.33	136.92	152.67	138.08
77	97.92	119.17	137.33	124.92	125.42	139.75	126.42	77	108.83	132.42	152.67	138.83	139.33	155.25	140.42
78	99.67	121.17	139.67	127.08	127.58	141.92	128.33	78	110.75	134.67	155.17	141.17	141.75	157.67	142.58
79	101.17	123.00	141.92	129.00	129.42	144.00	130.08	79	112.42	136.67	157.67	143.33	143.92	160.00	144.50
80	102.67	124.83	143.92	130.92	131.42	145.92	131.92	80	114.00	138.67	159.92	145.42	146.00	162.08	146.50
81	104.08	126.58	145.75	132.67	133.17	147.67	133.58	81	115.67	140.67	161.92	147.42	148.00	164.08	148.42
82	105.42	128.25	147.67	134.42	134.92	149.33	135.17	82	117.17	142.50	164.00	149.42	149.92	165.92	150.17
83	106.67	129.67	149.25	135.92	136.50	150.75	136.75	83	118.42	144.08	165.83	151.08	151.67	167.50	151.92
84	107.67	131.00	151.00	137.42	137.92	152.33	138.17	84	119.67	145.58	167.75	152.67	153.17	169.25	153.42
85	108.67	132.17	152.58	138.67	139.17	153.83	139.42	85	120.75	146.92	169.50	154.00	154.58	170.92	154.92
86	109.58	133.33	154.08	139.75	140.33	155.17	140.50	86	121.75	148.17	171.17	155.25	155.92	172.42	156.17
87	110.33	134.17	155.42	140.67	141.25	156.50	141.42	87	122.58	149.17	172.67	156.33	156.92	173.92	157.17
88	111.00	135.00	156.25	141.58	142.17	157.42	142.17	88	123.33	150.08	173.67	157.33	157.92	174.92	157.92
89	111.83	136.00	157.33	142.58	143.17	158.50	143.33	89	124.17	151.08	174.83	158.42	159.00	176.17	159.25
90	112.75	137.17	158.58	143.75	144.33	159.67	144.58	90	125.25	152.42	176.17	159.75	160.42	177.42	160.67
91	113.67	138.17	159.67	144.92	145.42	160.67	145.67	91	126.25	153.58	177.42	161.00	161.67	178.50	161.92
92	114.42	139.17	160.67	145.92	146.50	161.67	146.75	92	127.17	154.67	178.50	162.17	162.75	179.58	163.08
93	115.17	140.17	161.58	146.92	147.42	162.50	147.67	93	128.00	155.67	179.50	163.17	163.83	180.58	164.17
94	115.92	141.00	162.42	147.92	148.42	163.25	148.67	94	128.83	156.67	180.42	164.25	164.92	181.42	165.17
95	116.67	141.92	163.08	148.67	149.25	163.92	149.50	95	129.58	157.67	181.17	165.25	165.92	182.08	166.17
96	117.25	142.58	163.67	149.50	150.08	164.50	150.33	96	130.25	158.42	181.83	166.17	166.75	182.75	167.00
97	117.67	143.17	164.17	150.17	150.67	165.00	150.92	97	130.75	159.08	182.42	166.75	167.42	183.33	167.67
98	118.17	143.67	164.58	150.67	151.17	165.50	151.42	98	131.25	159.67	182.83	167.42	168.00	183.92	168.25
99	118.42	144.00	164.83	150.92	151.58	165.75	151.83	99	131.50	160.00	183.17	167.75	168.42	184.17	168.67

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93