

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

**COLORADO**

**FOR USE IN COLORADO ZIP CODES  
 800, 801**

**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
0-64	1,454	1,768	2,030	1,854	1,861	2,079	1,864	0-64	1,616	1,965	2,255	2,060	2,068	2,310	2,071
65	1,128	1,372	1,559	1,439	1,443	1,625	1,446	65	1,254	1,525	1,732	1,599	1,604	1,806	1,607
66	1,128	1,372	1,559	1,439	1,443	1,625	1,446	66	1,254	1,525	1,732	1,599	1,604	1,806	1,607
67	1,183	1,439	1,639	1,509	1,515	1,696	1,517	67	1,314	1,599	1,820	1,676	1,682	1,885	1,685
68	1,236	1,504	1,711	1,577	1,584	1,765	1,586	68	1,374	1,671	1,901	1,753	1,758	1,961	1,762
69	1,289	1,569	1,785	1,645	1,650	1,835	1,653	69	1,433	1,742	1,983	1,826	1,833	2,039	1,837
70	1,342	1,632	1,860	1,711	1,717	1,908	1,720	70	1,490	1,814	2,067	1,901	1,908	2,121	1,911
71	1,393	1,694	1,937	1,777	1,784	1,985	1,786	71	1,548	1,883	2,152	1,973	1,981	2,206	1,985
72	1,444	1,757	2,014	1,842	1,849	2,063	1,852	72	1,604	1,952	2,238	2,046	2,054	2,292	2,057
73	1,494	1,817	2,092	1,906	1,912	2,142	1,916	73	1,661	2,019	2,325	2,117	2,125	2,381	2,129
74	1,544	1,878	2,165	1,969	1,977	2,214	1,980	74	1,716	2,087	2,407	2,188	2,197	2,460	2,200
75	1,593	1,938	2,238	2,032	2,039	2,284	2,042	75	1,770	2,153	2,486	2,257	2,266	2,538	2,269
76	1,641	1,995	2,305	2,092	2,100	2,349	2,103	76	1,823	2,217	2,561	2,324	2,333	2,611	2,337
77	1,687	2,052	2,370	2,152	2,160	2,412	2,163	77	1,875	2,279	2,634	2,390	2,399	2,680	2,404
78	1,732	2,107	2,432	2,208	2,217	2,470	2,221	78	1,924	2,340	2,703	2,454	2,463	2,745	2,467
79	1,772	2,155	2,490	2,260	2,268	2,528	2,271	79	1,969	2,394	2,767	2,510	2,520	2,808	2,524
80	1,810	2,202	2,544	2,309	2,317	2,578	2,322	80	2,011	2,447	2,826	2,566	2,575	2,866	2,579
81	1,847	2,246	2,594	2,355	2,364	2,628	2,368	81	2,052	2,496	2,883	2,617	2,627	2,920	2,631
82	1,880	2,287	2,644	2,398	2,407	2,675	2,412	82	2,090	2,542	2,937	2,665	2,675	2,972	2,680
83	1,911	2,325	2,689	2,438	2,447	2,716	2,452	83	2,124	2,584	2,988	2,709	2,720	3,018	2,723
84	1,940	2,361	2,731	2,475	2,484	2,755	2,489	84	2,156	2,623	3,035	2,750	2,760	3,061	2,765
85	1,968	2,394	2,772	2,509	2,520	2,793	2,523	85	2,187	2,660	3,079	2,789	2,799	3,104	2,804
86	1,994	2,425	2,806	2,544	2,553	2,828	2,558	86	2,216	2,696	3,118	2,826	2,837	3,142	2,842
87	2,017	2,453	2,838	2,573	2,582	2,859	2,586	87	2,241	2,726	3,154	2,858	2,868	3,176	2,874
88	2,038	2,479	2,869	2,599	2,609	2,891	2,613	88	2,264	2,754	3,188	2,888	2,899	3,212	2,904
89	2,057	2,502	2,895	2,623	2,634	2,916	2,637	89	2,285	2,780	3,217	2,914	2,926	3,241	2,930
90	2,075	2,523	2,918	2,645	2,655	2,937	2,660	90	2,305	2,804	3,242	2,939	2,951	3,264	2,956
91	2,091	2,543	2,938	2,666	2,676	2,957	2,681	91	2,323	2,826	3,265	2,962	2,974	3,284	2,979
92	2,106	2,561	2,957	2,685	2,696	2,974	2,700	92	2,339	2,846	3,284	2,983	2,995	3,304	3,000
93	2,119	2,578	2,973	2,703	2,713	2,990	2,717	93	2,355	2,865	3,303	3,003	3,014	3,322	3,020
94	2,133	2,594	2,988	2,721	2,730	3,004	2,735	94	2,370	2,883	3,320	3,022	3,034	3,337	3,039
95	2,146	2,611	3,000	2,736	2,746	3,015	2,751	95	2,384	2,900	3,333	3,041	3,052	3,350	3,057
96	2,157	2,623	3,011	2,751	2,761	3,027	2,766	96	2,397	2,915	3,345	3,057	3,068	3,363	3,073
97	2,165	2,635	3,020	2,762	2,773	3,036	2,777	97	2,406	2,927	3,356	3,068	3,081	3,373	3,085
98	2,174	2,644	3,028	2,772	2,782	3,045	2,786	98	2,415	2,937	3,364	3,080	3,091	3,384	3,096
99	2,178	2,650	3,033	2,777	2,789	3,050	2,793	99	2,420	2,944	3,370	3,087	3,098	3,389	3,103

(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 ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 1/1/09**

**COLORADO**

FOR USE IN COLORADO ZIP CODES  
 ALL EXCEPT 800, 801

**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
0-64	1,290	1,569	1,800	1,645	1,651	1,844	1,653	0-64	1,433	1,743	2,000	1,827	1,834	2,049	1,837
65	1,001	1,217	1,383	1,276	1,280	1,441	1,282	65	1,112	1,353	1,536	1,418	1,423	1,601	1,425
66	1,001	1,217	1,383	1,276	1,280	1,441	1,282	66	1,112	1,353	1,536	1,418	1,423	1,601	1,425
67	1,050	1,276	1,454	1,338	1,343	1,505	1,345	67	1,166	1,418	1,615	1,486	1,492	1,672	1,494
68	1,097	1,334	1,518	1,398	1,405	1,566	1,407	68	1,219	1,482	1,686	1,554	1,560	1,739	1,563
69	1,143	1,391	1,583	1,459	1,464	1,628	1,466	69	1,271	1,545	1,758	1,620	1,626	1,808	1,629
70	1,190	1,447	1,649	1,518	1,523	1,692	1,526	70	1,322	1,609	1,833	1,686	1,692	1,881	1,695
71	1,235	1,502	1,718	1,576	1,582	1,761	1,584	71	1,373	1,670	1,908	1,750	1,757	1,956	1,761
72	1,281	1,559	1,786	1,634	1,640	1,830	1,642	72	1,423	1,731	1,985	1,815	1,822	2,033	1,825
73	1,325	1,612	1,855	1,690	1,696	1,900	1,699	73	1,473	1,791	2,062	1,878	1,885	2,111	1,888
74	1,370	1,666	1,921	1,746	1,753	1,964	1,756	74	1,522	1,851	2,135	1,941	1,948	2,182	1,951
75	1,413	1,719	1,985	1,802	1,808	2,026	1,812	75	1,570	1,909	2,205	2,002	2,009	2,251	2,012
76	1,456	1,770	2,044	1,855	1,863	2,084	1,866	76	1,617	1,967	2,272	2,061	2,070	2,315	2,073
77	1,496	1,820	2,102	1,908	1,916	2,139	1,919	77	1,663	2,022	2,336	2,120	2,128	2,377	2,132
78	1,536	1,869	2,157	1,958	1,967	2,191	1,970	78	1,706	2,076	2,397	2,177	2,185	2,435	2,188
79	1,572	1,911	2,208	2,004	2,011	2,242	2,015	79	1,746	2,124	2,454	2,227	2,235	2,491	2,239
80	1,605	1,953	2,256	2,048	2,055	2,287	2,059	80	1,784	2,171	2,506	2,276	2,284	2,542	2,288
81	1,638	1,992	2,301	2,089	2,097	2,331	2,100	81	1,820	2,213	2,557	2,322	2,330	2,590	2,334
82	1,668	2,029	2,345	2,127	2,135	2,373	2,139	82	1,853	2,254	2,605	2,363	2,373	2,636	2,377
83	1,695	2,062	2,385	2,162	2,171	2,409	2,175	83	1,884	2,292	2,650	2,403	2,412	2,676	2,415
84	1,721	2,094	2,423	2,195	2,203	2,444	2,207	84	1,913	2,327	2,692	2,439	2,448	2,715	2,452
85	1,745	2,124	2,458	2,226	2,235	2,478	2,238	85	1,940	2,359	2,731	2,474	2,483	2,753	2,487
86	1,769	2,151	2,489	2,256	2,264	2,508	2,268	86	1,966	2,391	2,765	2,506	2,516	2,787	2,520
87	1,789	2,176	2,517	2,282	2,290	2,536	2,294	87	1,988	2,417	2,798	2,535	2,544	2,817	2,549
88	1,807	2,199	2,545	2,305	2,314	2,564	2,317	88	2,008	2,443	2,827	2,561	2,571	2,849	2,576
89	1,825	2,220	2,567	2,327	2,336	2,587	2,339	89	2,027	2,465	2,853	2,585	2,595	2,874	2,599
90	1,840	2,238	2,588	2,346	2,355	2,605	2,359	90	2,044	2,487	2,875	2,607	2,617	2,895	2,621
91	1,854	2,255	2,606	2,364	2,374	2,622	2,378	91	2,060	2,506	2,896	2,628	2,638	2,913	2,642
92	1,868	2,272	2,622	2,382	2,391	2,638	2,395	92	2,075	2,525	2,913	2,646	2,656	2,930	2,661
93	1,880	2,287	2,637	2,397	2,406	2,652	2,410	93	2,089	2,541	2,929	2,663	2,673	2,947	2,679
94	1,892	2,301	2,650	2,413	2,421	2,664	2,426	94	2,102	2,557	2,945	2,681	2,691	2,960	2,696
95	1,903	2,315	2,661	2,427	2,436	2,674	2,440	95	2,114	2,572	2,956	2,697	2,707	2,971	2,711
96	1,914	2,327	2,670	2,440	2,449	2,685	2,453	96	2,126	2,586	2,967	2,711	2,721	2,982	2,725
97	1,921	2,337	2,679	2,450	2,459	2,693	2,463	97	2,134	2,596	2,976	2,721	2,733	2,992	2,737
98	1,928	2,345	2,686	2,458	2,467	2,701	2,471	98	2,142	2,605	2,984	2,732	2,742	3,002	2,746
99	1,932	2,350	2,690	2,463	2,474	2,705	2,478	99	2,146	2,611	2,989	2,738	2,748	3,006	2,752

(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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**COLORADO**

FOR USE IN COLORADO ZIP CODES  
 800, 801

**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
0-64	1,264	1,538	1,765	1,612	1,619	1,808	1,621	0-64	1,405	1,709	1,962	1,791	1,798	2,009	1,801
65	981	1,193	1,356	1,251	1,256	1,412	1,257	65	1,090	1,326	1,507	1,389	1,395	1,570	1,397
66	981	1,193	1,356	1,251	1,256	1,412	1,257	66	1,090	1,326	1,507	1,389	1,395	1,570	1,397
67	1,028	1,251	1,425	1,312	1,317	1,475	1,319	67	1,143	1,390	1,584	1,457	1,463	1,639	1,465
68	1,075	1,308	1,488	1,371	1,377	1,534	1,379	68	1,195	1,454	1,654	1,524	1,530	1,705	1,532
69	1,121	1,364	1,553	1,429	1,435	1,595	1,438	69	1,245	1,515	1,725	1,588	1,594	1,773	1,597
70	1,166	1,419	1,617	1,488	1,494	1,659	1,496	70	1,296	1,577	1,797	1,654	1,659	1,843	1,662
71	1,211	1,473	1,684	1,544	1,550	1,726	1,553	71	1,346	1,638	1,871	1,716	1,723	1,917	1,726
72	1,256	1,527	1,751	1,602	1,608	1,794	1,610	72	1,395	1,697	1,946	1,779	1,786	1,993	1,789
73	1,300	1,580	1,819	1,657	1,663	1,863	1,666	73	1,443	1,756	2,022	1,841	1,848	2,070	1,852
74	1,343	1,633	1,884	1,712	1,719	1,925	1,722	74	1,492	1,815	2,093	1,903	1,910	2,139	1,912
75	1,386	1,685	1,946	1,766	1,773	1,986	1,776	75	1,539	1,872	2,162	1,963	1,970	2,207	1,973
76	1,426	1,735	2,004	1,819	1,826	2,044	1,829	76	1,585	1,929	2,228	2,022	2,029	2,270	2,032
77	1,466	1,784	2,061	1,871	1,878	2,096	1,880	77	1,630	1,983	2,290	2,078	2,086	2,330	2,090
78	1,505	1,832	2,115	1,921	1,927	2,148	1,931	78	1,673	2,036	2,349	2,133	2,142	2,387	2,146
79	1,541	1,875	2,165	1,965	1,972	2,198	1,976	79	1,712	2,083	2,406	2,183	2,192	2,443	2,195
80	1,574	1,915	2,211	2,008	2,016	2,243	2,018	80	1,749	2,128	2,458	2,231	2,239	2,492	2,243
81	1,605	1,954	2,256	2,048	2,056	2,285	2,060	81	1,785	2,170	2,507	2,276	2,284	2,539	2,287
82	1,635	1,990	2,299	2,085	2,093	2,325	2,096	82	1,817	2,210	2,554	2,317	2,326	2,584	2,330
83	1,663	2,022	2,338	2,121	2,129	2,362	2,132	83	1,847	2,247	2,598	2,355	2,364	2,624	2,368
84	1,687	2,053	2,375	2,152	2,160	2,397	2,163	84	1,875	2,280	2,639	2,391	2,400	2,662	2,404
85	1,711	2,082	2,409	2,183	2,191	2,430	2,194	85	1,902	2,313	2,677	2,425	2,435	2,699	2,438
86	1,734	2,109	2,440	2,211	2,220	2,459	2,224	86	1,927	2,344	2,712	2,458	2,467	2,731	2,470
87	1,754	2,133	2,468	2,237	2,245	2,486	2,248	87	1,948	2,370	2,743	2,485	2,494	2,762	2,499
88	1,772	2,156	2,494	2,260	2,269	2,514	2,272	88	1,969	2,395	2,773	2,512	2,521	2,793	2,525
89	1,788	2,176	2,517	2,280	2,290	2,536	2,293	89	1,987	2,417	2,797	2,535	2,544	2,818	2,548
90	1,804	2,194	2,537	2,300	2,309	2,554	2,313	90	2,004	2,438	2,819	2,556	2,566	2,838	2,570
91	1,818	2,211	2,555	2,318	2,328	2,570	2,331	91	2,019	2,458	2,838	2,576	2,585	2,857	2,590
92	1,831	2,228	2,570	2,335	2,344	2,586	2,347	92	2,034	2,475	2,857	2,594	2,605	2,873	2,608
93	1,843	2,241	2,585	2,351	2,359	2,600	2,363	93	2,048	2,491	2,873	2,612	2,621	2,889	2,625
94	1,855	2,256	2,598	2,366	2,375	2,613	2,378	94	2,061	2,507	2,887	2,629	2,638	2,903	2,643
95	1,865	2,270	2,608	2,379	2,389	2,622	2,392	95	2,073	2,522	2,898	2,644	2,654	2,913	2,658
96	1,876	2,282	2,619	2,392	2,401	2,631	2,405	96	2,084	2,535	2,908	2,658	2,668	2,924	2,671
97	1,884	2,291	2,625	2,401	2,410	2,640	2,415	97	2,092	2,545	2,918	2,668	2,678	2,934	2,683
98	1,889	2,299	2,632	2,410	2,418	2,648	2,423	98	2,100	2,554	2,926	2,677	2,688	2,943	2,692
99	1,894	2,303	2,637	2,415	2,424	2,652	2,429	99	2,105	2,560	2,930	2,684	2,694	2,947	2,698

(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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**COLORADO**

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 ALL EXCEPT 800, 801

**FEMALE RATES**

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,121	1,364	1,566	1,430	1,436	1,604	1,438
65	870	1,058	1,203	1,110	1,114	1,253	1,115
66	870	1,058	1,203	1,110	1,114	1,253	1,115
67	912	1,110	1,264	1,164	1,168	1,309	1,170
68	954	1,160	1,320	1,216	1,221	1,361	1,223
69	995	1,210	1,377	1,268	1,273	1,415	1,275
70	1,034	1,259	1,434	1,320	1,325	1,472	1,327
71	1,074	1,307	1,493	1,370	1,375	1,531	1,377
72	1,114	1,355	1,553	1,421	1,426	1,591	1,428
73	1,153	1,401	1,614	1,470	1,475	1,652	1,478
74	1,191	1,448	1,671	1,519	1,525	1,707	1,527
75	1,229	1,494	1,726	1,567	1,573	1,762	1,575
76	1,265	1,539	1,778	1,614	1,620	1,813	1,622
77	1,301	1,582	1,828	1,660	1,666	1,859	1,668
78	1,335	1,625	1,876	1,703	1,710	1,905	1,713
79	1,367	1,663	1,921	1,743	1,749	1,949	1,752
80	1,396	1,698	1,961	1,781	1,788	1,989	1,790
81	1,424	1,733	2,001	1,817	1,824	2,027	1,827
82	1,450	1,765	2,039	1,849	1,856	2,062	1,859
83	1,475	1,793	2,074	1,881	1,888	2,095	1,891
84	1,496	1,821	2,106	1,908	1,916	2,126	1,919
85	1,518	1,846	2,137	1,936	1,943	2,155	1,946
86	1,538	1,871	2,164	1,961	1,969	2,181	1,973
87	1,556	1,892	2,189	1,984	1,991	2,205	1,994
88	1,572	1,913	2,212	2,004	2,012	2,230	2,016
89	1,586	1,930	2,233	2,023	2,031	2,249	2,034
90	1,600	1,946	2,250	2,040	2,048	2,265	2,051
91	1,613	1,961	2,266	2,056	2,064	2,280	2,068
92	1,624	1,976	2,280	2,071	2,079	2,294	2,082
93	1,635	1,988	2,293	2,085	2,092	2,306	2,096
94	1,645	2,001	2,304	2,098	2,106	2,317	2,109
95	1,654	2,013	2,313	2,110	2,119	2,326	2,122
96	1,664	2,024	2,323	2,122	2,130	2,334	2,133
97	1,671	2,032	2,329	2,130	2,138	2,342	2,142
98	1,676	2,039	2,335	2,138	2,145	2,349	2,149
99	1,680	2,043	2,339	2,142	2,150	2,352	2,154

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,246	1,516	1,740	1,589	1,595	1,782	1,597
65	967	1,176	1,336	1,232	1,237	1,392	1,239
66	967	1,176	1,336	1,232	1,237	1,392	1,239
67	1,014	1,233	1,405	1,292	1,297	1,454	1,299
68	1,060	1,289	1,467	1,352	1,357	1,513	1,359
69	1,105	1,343	1,530	1,409	1,414	1,573	1,417
70	1,150	1,398	1,594	1,467	1,472	1,635	1,474
71	1,193	1,452	1,660	1,522	1,528	1,700	1,531
72	1,237	1,506	1,726	1,578	1,584	1,768	1,587
73	1,280	1,558	1,793	1,633	1,639	1,836	1,642
74	1,323	1,610	1,856	1,688	1,694	1,897	1,696
75	1,365	1,661	1,918	1,741	1,747	1,957	1,750
76	1,406	1,711	1,976	1,793	1,799	2,013	1,802
77	1,445	1,758	2,031	1,843	1,850	2,067	1,853
78	1,484	1,805	2,084	1,892	1,900	2,118	1,903
79	1,519	1,847	2,134	1,936	1,944	2,166	1,947
80	1,551	1,887	2,180	1,979	1,986	2,210	1,989
81	1,583	1,925	2,224	2,019	2,026	2,252	2,029
82	1,612	1,960	2,265	2,055	2,063	2,292	2,067
83	1,638	1,993	2,304	2,089	2,097	2,328	2,100
84	1,663	2,023	2,341	2,121	2,129	2,361	2,132
85	1,687	2,051	2,375	2,151	2,159	2,394	2,162
86	1,710	2,079	2,405	2,180	2,188	2,423	2,191
87	1,728	2,102	2,433	2,204	2,212	2,450	2,216
88	1,746	2,125	2,459	2,228	2,236	2,478	2,240
89	1,763	2,144	2,481	2,248	2,256	2,499	2,260
90	1,778	2,162	2,500	2,267	2,276	2,517	2,280
91	1,791	2,180	2,517	2,285	2,293	2,534	2,297
92	1,804	2,195	2,534	2,301	2,310	2,548	2,313
93	1,817	2,209	2,548	2,316	2,325	2,562	2,329
94	1,828	2,224	2,560	2,332	2,340	2,574	2,344
95	1,839	2,237	2,570	2,345	2,354	2,584	2,357
96	1,848	2,248	2,580	2,357	2,366	2,594	2,369
97	1,855	2,257	2,588	2,366	2,376	2,602	2,380
98	1,863	2,265	2,595	2,375	2,384	2,610	2,388
99	1,867	2,271	2,599	2,381	2,390	2,614	2,393

(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 ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 1/1/09**

**COLORADO**

**FOR USE IN COLORADO ZIP CODES**  
**800, 801**

**MALE RATES**

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	121.17	147.33	169.17	154.50	155.08	173.25	155.33
65	94.00	114.33	129.92	119.92	120.25	135.42	120.50
66	94.00	114.33	129.92	119.92	120.25	135.42	120.50
67	98.58	119.92	136.58	125.75	126.25	141.33	126.42
68	103.00	125.33	142.58	131.42	132.00	147.08	132.17
69	107.42	130.75	148.75	137.08	137.50	152.92	137.75
70	111.83	136.00	155.00	142.58	143.08	159.00	143.33
71	116.08	141.17	161.42	148.08	148.67	165.42	148.83
72	120.33	146.42	167.83	153.50	154.08	171.92	154.33
73	124.50	151.42	174.33	158.83	159.33	178.50	159.67
74	128.67	156.50	180.42	164.08	164.75	184.50	165.00
75	132.75	161.50	186.50	169.33	169.92	190.33	170.17
76	136.75	166.25	192.08	174.33	175.00	195.75	175.25
77	140.58	171.00	197.50	179.33	180.00	201.00	180.25
78	144.33	175.58	202.67	184.00	184.75	205.83	185.08
79	147.67	179.58	207.50	188.33	189.00	210.67	189.25
80	150.83	183.50	212.00	192.42	193.08	214.83	193.50
81	153.92	187.17	216.17	196.25	197.00	219.00	197.33
82	156.67	190.58	220.33	199.83	200.58	222.92	201.00
83	159.25	193.75	224.08	203.17	203.92	226.33	204.33
84	161.67	196.75	227.58	206.25	207.00	229.58	207.42
85	164.00	199.50	231.00	209.08	210.00	232.75	210.25
86	166.17	202.08	233.83	212.00	212.75	235.67	213.17
87	168.08	204.42	236.50	214.42	215.17	238.25	215.50
88	169.83	206.58	239.08	216.58	217.42	240.92	217.75
89	171.42	208.50	241.25	218.58	219.50	243.00	219.75
90	172.92	210.25	243.17	220.42	221.25	244.75	221.67
91	174.25	211.92	244.83	222.17	223.00	246.42	223.42
92	175.50	213.42	246.42	223.75	224.67	247.83	225.00
93	176.58	214.83	247.75	225.25	226.08	249.17	226.42
94	177.75	216.17	249.00	226.75	227.50	250.33	227.92
95	178.83	217.58	250.00	228.00	228.83	251.25	229.25
96	179.75	218.58	250.92	229.25	230.08	252.25	230.50
97	180.42	219.58	251.67	230.17	231.08	253.00	231.42
98	181.17	220.33	252.33	231.00	231.83	253.75	232.17
99	181.50	220.83	252.75	231.42	232.42	254.17	232.75

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	134.67	163.75	187.92	171.67	172.33	192.50	172.58
65	104.50	127.08	144.33	133.25	133.67	150.50	133.92
66	104.50	127.08	144.33	133.25	133.67	150.50	133.92
67	109.50	133.25	151.67	139.67	140.17	157.08	140.42
68	114.50	139.25	158.42	146.08	146.50	163.42	146.83
69	119.42	145.17	165.25	152.17	152.75	169.92	153.08
70	124.17	151.17	172.25	158.42	159.00	176.75	159.25
71	129.00	156.92	179.33	164.42	165.08	183.83	165.42
72	133.67	162.67	186.50	170.50	171.17	191.00	171.42
73	138.42	168.25	193.75	176.42	177.08	198.42	177.42
74	143.00	173.92	200.58	182.33	183.08	205.00	183.33
75	147.50	179.42	207.17	188.08	188.83	211.50	189.08
76	151.92	184.75	213.42	193.67	194.42	217.58	194.75
77	156.25	189.92	219.50	199.17	199.92	223.33	200.33
78	160.33	195.00	225.25	204.50	205.25	228.75	205.58
79	164.08	199.50	230.58	209.17	210.00	234.00	210.33
80	167.58	203.92	235.50	213.83	214.58	238.83	214.92
81	171.00	208.00	240.25	218.08	218.92	243.33	219.25
82	174.17	211.83	244.75	222.08	222.92	247.67	223.33
83	177.00	215.33	249.00	225.75	226.67	251.50	226.92
84	179.67	218.58	252.92	229.17	230.00	255.08	230.42
85	182.25	221.67	256.58	232.42	233.25	258.67	233.67
86	184.67	224.67	259.83	235.50	236.42	261.83	236.83
87	186.75	227.17	262.83	238.17	239.00	264.67	239.50
88	188.67	229.50	265.67	240.67	241.58	267.67	242.00
89	190.42	231.67	268.08	242.83	243.83	270.08	244.17
90	192.08	233.67	270.17	244.92	245.92	272.00	246.33
91	193.58	235.50	272.08	246.83	247.83	273.67	248.25
92	194.92	237.17	273.67	248.58	249.58	275.33	250.00
93	196.25	238.75	275.25	250.25	251.17	276.83	251.67
94	197.50	240.25	276.67	251.83	252.83	278.08	253.25
95	198.67	241.67	277.75	253.42	254.33	279.17	254.75
96	199.75	242.92	278.75	254.75	255.67	280.25	256.08
97	200.50	243.92	279.67	255.67	256.75	281.08	257.08
98	201.25	244.75	280.33	256.67	257.58	282.00	258.00
99	201.67	245.33	280.83	257.25	258.17	282.42	258.58

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

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

**COLORADO**

FOR USE IN COLORADO ZIP CODES  
 ALL EXCEPT 800, 801

**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
0-64	107.50	130.75	150.00	137.08	137.58	153.67	137.75	0-64	119.42	145.25	166.67	152.25	152.83	170.75	153.08
65	83.42	101.42	115.25	106.33	106.67	120.08	106.83	65	92.67	112.75	128.00	118.17	118.58	133.42	118.75
66	83.42	101.42	115.25	106.33	106.67	120.08	106.83	66	92.67	112.75	128.00	118.17	118.58	133.42	118.75
67	87.50	106.33	121.17	111.50	111.92	125.42	112.08	67	97.17	118.17	134.58	123.83	124.33	139.33	124.50
68	91.42	111.17	126.50	116.50	117.08	130.50	117.25	68	101.58	123.50	140.50	129.50	130.00	144.92	130.25
69	95.25	115.92	131.92	121.58	122.00	135.67	122.17	69	105.92	128.75	146.50	135.00	135.50	150.67	135.75
70	99.17	120.58	137.42	126.50	126.92	141.00	127.17	70	110.17	134.08	152.75	140.50	141.00	156.75	141.25
71	102.92	125.17	143.17	131.33	131.83	146.75	132.00	71	114.42	139.17	159.00	145.83	146.42	163.00	146.75
72	106.75	129.92	148.83	136.17	136.67	152.50	136.83	72	118.58	144.25	165.42	151.25	151.83	169.42	152.08
73	110.42	134.33	154.58	140.83	141.33	158.33	141.58	73	122.75	149.25	171.83	156.50	157.08	175.92	157.33
74	114.17	138.83	160.08	145.50	146.08	163.67	146.33	74	126.83	154.25	177.92	161.75	162.33	181.83	162.58
75	117.75	143.25	165.42	150.17	150.67	168.83	151.00	75	130.83	159.08	183.75	166.83	167.42	187.58	167.67
76	121.33	147.50	170.33	154.58	155.25	173.67	155.50	76	134.75	163.92	189.33	171.75	172.50	192.92	172.75
77	124.67	151.67	175.17	159.00	159.67	178.25	159.92	77	138.58	168.50	194.67	176.67	177.33	198.08	177.67
78	128.00	155.75	179.75	163.17	163.92	182.58	164.17	78	142.17	173.00	199.75	181.42	182.08	202.92	182.33
79	131.00	159.25	184.00	167.00	167.58	186.83	167.92	79	145.50	177.00	204.50	185.58	186.25	207.58	186.58
80	133.75	162.75	188.00	170.67	171.25	190.58	171.58	80	148.67	180.92	208.83	189.67	190.33	211.83	190.67
81	136.50	166.00	191.75	174.08	174.75	194.25	175.00	81	151.67	184.42	213.08	193.50	194.17	215.83	194.50
82	139.00	169.08	195.42	177.25	177.92	197.75	178.25	82	154.42	187.83	217.08	196.92	197.75	219.67	198.08
83	141.25	171.83	198.75	180.17	180.92	200.75	181.25	83	157.00	191.00	220.83	200.25	201.00	223.00	201.25
84	143.42	174.50	201.92	182.92	183.58	203.67	183.92	84	159.42	193.92	224.33	203.25	204.00	226.25	204.33
85	145.42	177.00	204.83	185.50	186.25	206.50	186.50	85	161.67	196.58	227.58	206.17	206.92	229.42	207.25
86	147.42	179.25	207.42	188.00	188.67	209.00	189.00	86	163.83	199.25	230.42	208.83	209.67	232.25	210.00
87	149.08	181.33	209.75	190.17	190.83	211.33	191.17	87	165.67	201.42	233.17	211.25	212.00	234.75	212.42
88	150.58	183.25	212.08	192.08	192.83	213.67	193.08	88	167.33	203.58	235.58	213.42	214.25	237.42	214.67
89	152.08	185.00	213.92	193.92	194.67	215.58	194.92	89	168.92	205.42	237.75	215.42	216.25	239.50	216.58
90	153.33	186.50	215.67	195.50	196.25	217.08	196.58	90	170.33	207.25	239.58	217.25	218.08	241.25	218.42
91	154.50	187.92	217.17	197.00	197.83	218.50	198.17	91	171.67	208.83	241.33	219.00	219.83	242.75	220.17
92	155.67	189.33	218.50	198.50	199.25	219.83	199.58	92	172.92	210.42	242.75	220.50	221.33	244.17	221.75
93	156.67	190.58	219.75	199.75	200.50	221.00	200.83	93	174.08	211.75	244.08	221.92	222.75	245.58	223.25
94	157.67	191.75	220.83	201.08	201.75	222.00	202.17	94	175.17	213.08	245.42	223.42	224.25	246.67	224.67
95	158.58	192.92	221.75	202.25	203.00	222.83	203.33	95	176.17	214.33	246.33	224.75	225.58	247.58	225.92
96	159.50	193.92	222.50	203.33	204.08	223.75	204.42	96	177.17	215.50	247.25	225.92	226.75	248.50	227.08
97	160.08	194.75	223.25	204.17	204.92	224.42	205.25	97	177.83	216.33	248.00	226.75	227.75	249.33	228.08
98	160.67	195.42	223.83	204.83	205.58	225.08	205.92	98	178.50	217.08	248.67	227.67	228.50	250.17	228.83
99	161.00	195.83	224.17	205.25	206.17	225.42	206.50	99	178.83	217.58	249.08	228.17	229.00	250.50	229.33

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

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

**COLORADO**

**FOR USE IN COLORADO ZIP CODES  
 800, 801**

**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
0-64	105.33	128.17	147.08	134.33	134.92	150.67	135.08	0-64	117.08	142.42	163.50	149.25	149.83	167.42	150.08
65	81.75	99.42	113.00	104.25	104.67	117.67	104.75	65	90.83	110.50	125.58	115.75	116.25	130.83	116.42
66	81.75	99.42	113.00	104.25	104.67	117.67	104.75	66	90.83	110.50	125.58	115.75	116.25	130.83	116.42
67	85.67	104.25	118.75	109.33	109.75	122.92	109.92	67	95.25	115.83	132.00	121.42	121.92	136.58	122.08
68	89.58	109.00	124.00	114.25	114.75	127.83	114.92	68	99.58	121.17	137.83	127.00	127.50	142.08	127.67
69	93.42	113.67	129.42	119.08	119.58	132.92	119.83	69	103.75	126.25	143.75	132.33	132.83	147.75	133.08
70	97.17	118.25	134.75	124.00	124.50	138.25	124.67	70	108.00	131.42	149.75	137.83	138.25	153.58	138.50
71	100.92	122.75	140.33	128.67	129.17	143.83	129.42	71	112.17	136.50	155.92	143.00	143.58	159.75	143.83
72	104.67	127.25	145.92	133.50	134.00	149.50	134.17	72	116.25	141.42	162.17	148.25	148.83	166.08	149.08
73	108.33	131.67	151.58	138.08	138.58	155.25	138.83	73	120.25	146.33	168.50	153.42	154.00	172.50	154.33
74	111.92	136.08	157.00	142.67	143.25	160.42	143.50	74	124.33	151.25	174.42	158.58	159.17	178.25	159.33
75	115.50	140.42	162.17	147.17	147.75	165.50	148.00	75	128.25	156.00	180.17	163.58	164.17	183.92	164.42
76	118.83	144.58	167.00	151.58	152.17	170.33	152.42	76	132.08	160.75	185.67	168.50	169.08	189.17	169.33
77	122.17	148.67	171.75	155.92	156.50	174.67	156.67	77	135.83	165.25	190.83	173.17	173.83	194.17	174.17
78	125.42	152.67	176.25	160.08	160.58	179.00	160.92	78	139.42	169.67	195.75	177.75	178.50	198.92	178.83
79	128.42	156.25	180.42	163.75	164.33	183.17	164.67	79	142.67	173.58	200.50	181.92	182.67	203.58	182.92
80	131.17	159.58	184.25	167.33	168.00	186.92	168.17	80	145.75	177.33	204.83	185.92	186.58	207.67	186.92
81	133.75	162.83	188.00	170.67	171.33	190.42	171.67	81	148.75	180.83	208.92	189.67	190.33	211.58	190.58
82	136.25	165.83	191.58	173.75	174.42	193.75	174.67	82	151.42	184.17	212.83	193.08	193.83	215.33	194.17
83	138.58	168.50	194.83	176.75	177.42	196.83	177.67	83	153.92	187.25	216.50	196.25	197.00	218.67	197.33
84	140.58	171.08	197.92	179.33	180.00	199.75	180.25	84	156.25	190.00	219.92	199.25	200.00	221.83	200.33
85	142.58	173.50	200.75	181.92	182.58	202.50	182.83	85	158.50	192.75	223.08	202.08	202.92	224.92	203.17
86	144.50	175.75	203.33	184.25	185.00	204.92	185.33	86	160.58	195.33	226.00	204.83	205.58	227.58	205.83
87	146.17	177.75	205.67	186.42	187.08	207.17	187.33	87	162.33	197.50	228.58	207.08	207.83	230.17	208.25
88	147.67	179.67	207.83	188.33	189.08	209.50	189.33	88	164.08	199.58	231.08	209.33	210.08	232.75	210.42
89	149.00	181.33	209.75	190.00	190.83	211.33	191.08	89	165.58	201.42	233.08	211.25	212.00	234.83	212.33
90	150.33	182.83	211.42	191.67	192.42	212.83	192.75	90	167.00	203.17	234.92	213.00	213.83	236.50	214.17
91	151.50	184.25	212.92	193.17	194.00	214.17	194.25	91	168.25	204.83	236.50	214.67	215.42	238.08	215.83
92	152.58	185.67	214.17	194.58	195.33	215.50	195.58	92	169.50	206.25	238.08	216.17	217.08	239.42	217.33
93	153.58	186.75	215.42	195.92	196.58	216.67	196.92	93	170.67	207.58	239.42	217.67	218.42	240.75	218.75
94	154.58	188.00	216.50	197.17	197.92	217.75	198.17	94	171.75	208.92	240.58	219.08	219.83	241.92	220.25
95	155.42	189.17	217.33	198.25	199.08	218.50	199.33	95	172.75	210.17	241.50	220.33	221.17	242.75	221.50
96	156.33	190.17	218.25	199.33	200.08	219.25	200.42	96	173.67	211.25	242.33	221.50	222.33	243.67	222.58
97	157.00	190.92	218.75	200.08	200.83	220.00	201.25	97	174.33	212.08	243.17	222.33	223.17	244.50	223.58
98	157.42	191.58	219.33	200.83	201.50	220.67	201.92	98	175.00	212.83	243.83	223.08	224.00	245.25	224.33
99	157.83	191.92	219.75	201.25	202.00	221.00	202.42	99	175.42	213.33	244.17	223.67	224.50	245.58	224.83

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

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

**COLORADO**

FOR USE IN COLORADO ZIP CODES  
 ALL EXCEPT 800, 801

**FEMALE RATES**

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	93.42	113.67	130.50	119.17	119.67	133.67	119.83
65	72.50	88.17	100.25	92.50	92.83	104.42	92.92
66	72.50	88.17	100.25	92.50	92.83	104.42	92.92
67	76.00	92.50	105.33	97.00	97.33	109.08	97.50
68	79.50	96.67	110.00	101.33	101.75	113.42	101.92
69	82.92	100.83	114.75	105.67	106.08	117.92	106.25
70	86.17	104.92	119.50	110.00	110.42	122.67	110.58
71	89.50	108.92	124.42	114.17	114.58	127.58	114.75
72	92.83	112.92	129.42	118.42	118.83	132.58	119.00
73	96.08	116.75	134.50	122.50	122.92	137.67	123.17
74	99.25	120.67	139.25	126.58	127.08	142.25	127.25
75	102.42	124.50	143.83	130.58	131.08	146.83	131.25
76	105.42	128.25	148.17	134.50	135.00	151.08	135.17
77	108.42	131.83	152.33	138.33	138.83	154.92	139.00
78	111.25	135.42	156.33	141.92	142.50	158.75	142.75
79	113.92	138.58	160.08	145.25	145.75	162.42	146.00
80	116.33	141.50	163.42	148.42	149.00	165.75	149.17
81	118.67	144.42	166.75	151.42	152.00	168.92	152.25
82	120.83	147.08	169.92	154.08	154.67	171.83	154.92
83	122.92	149.42	172.83	156.75	157.33	174.58	157.58
84	124.67	151.75	175.50	159.00	159.67	177.17	159.92
85	126.50	153.83	178.08	161.33	161.92	179.58	162.17
86	128.17	155.92	180.33	163.42	164.08	181.75	164.42
87	129.67	157.67	182.42	165.33	165.92	183.75	166.17
88	131.00	159.42	184.33	167.00	167.67	185.83	168.00
89	132.17	160.83	186.08	168.58	169.25	187.42	169.50
90	133.33	162.17	187.50	170.00	170.67	188.75	170.92
91	134.42	163.42	188.83	171.33	172.00	190.00	172.33
92	135.33	164.67	190.00	172.58	173.25	191.17	173.50
93	136.25	165.67	191.08	173.75	174.33	192.17	174.67
94	137.08	166.75	192.00	174.83	175.50	193.08	175.75
95	137.83	167.75	192.75	175.83	176.58	193.83	176.83
96	138.67	168.67	193.58	176.83	177.50	194.50	177.75
97	139.25	169.33	194.08	177.50	178.17	195.17	178.50
98	139.67	169.92	194.58	178.17	178.75	195.75	179.08
99	140.00	170.25	194.92	178.50	179.17	196.00	179.50

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	103.83	126.33	145.00	132.42	132.92	148.50	133.08
65	80.58	98.00	111.33	102.67	103.08	116.00	103.25
66	80.58	98.00	111.33	102.67	103.08	116.00	103.25
67	84.50	102.75	117.08	107.67	108.08	121.17	108.25
68	88.33	107.42	122.25	112.67	113.08	126.08	113.25
69	92.08	111.92	127.50	117.42	117.83	131.08	118.08
70	95.83	116.50	132.83	122.25	122.67	136.25	122.83
71	99.42	121.00	138.33	126.83	127.33	141.67	127.58
72	103.08	125.50	143.83	131.50	132.00	147.33	132.25
73	106.67	129.83	149.42	136.08	136.58	153.00	136.83
74	110.25	134.17	154.67	140.67	141.17	158.08	141.33
75	113.75	138.42	159.83	145.08	145.58	163.08	145.83
76	117.17	142.58	164.67	149.42	149.92	167.75	150.17
77	120.42	146.50	169.25	153.58	154.17	172.25	154.42
78	123.67	150.42	173.67	157.67	158.33	176.50	158.58
79	126.58	153.92	177.83	161.33	162.00	180.50	162.25
80	129.25	157.25	181.67	164.92	165.50	184.17	165.75
81	131.92	160.42	185.33	168.25	168.83	187.67	169.08
82	134.33	163.33	188.75	171.25	171.92	191.00	172.25
83	136.50	166.08	192.00	174.08	174.75	194.00	175.00
84	138.58	168.58	195.08	176.75	177.42	196.75	177.67
85	140.58	170.92	197.92	179.25	179.92	199.50	180.17
86	142.50	173.25	200.42	181.67	182.33	201.92	182.58
87	144.00	175.17	202.75	183.67	184.33	204.17	184.67
88	145.50	177.08	204.92	185.67	186.33	206.50	186.67
89	146.92	178.67	206.75	187.33	188.00	208.25	188.33
90	148.17	180.17	208.33	188.92	189.67	209.75	190.00
91	149.25	181.67	209.75	190.42	191.08	211.17	191.42
92	150.33	182.92	211.17	191.75	192.50	212.33	192.75
93	151.42	184.08	212.33	193.00	193.75	213.50	194.08
94	152.33	185.33	213.33	194.33	195.00	214.50	195.33
95	153.25	186.42	214.17	195.42	196.17	215.33	196.42
96	154.00	187.33	215.00	196.42	197.17	216.17	197.42
97	154.58	188.08	215.67	197.17	198.00	216.83	198.33
98	155.25	188.75	216.25	197.92	198.67	217.50	199.00
99	155.58	189.25	216.58	198.42	199.17	217.83	199.42

(Add \$25 One-time Policy Fee)

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