

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ISSUE AGE PREMIUMS
RATES EFFECTIVE 9/2/09

GEORGIA

FOR USE IN GEORGIA ZIP CODES:

300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

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	1,113	1,354	1,550	1,420	1,426	1,616	1,445	65	1,238	1,506	1,723	1,578	1,584	1,795	1,606
66	1,113	1,354	1,550	1,420	1,426	1,616	1,445	66	1,238	1,506	1,723	1,578	1,584	1,795	1,606
67	1,152	1,402	1,608	1,470	1,475	1,665	1,499	67	1,281	1,558	1,786	1,634	1,639	1,850	1,665
68	1,188	1,445	1,658	1,515	1,522	1,710	1,555	68	1,321	1,606	1,842	1,684	1,690	1,900	1,728
69	1,220	1,484	1,706	1,556	1,562	1,755	1,599	69	1,355	1,649	1,896	1,729	1,736	1,949	1,778
70	1,254	1,525	1,755	1,598	1,605	1,800	1,644	70	1,393	1,695	1,950	1,777	1,783	2,001	1,826
71	1,288	1,567	1,804	1,643	1,649	1,849	1,684	71	1,431	1,741	2,004	1,825	1,833	2,054	1,871
72	1,324	1,610	1,853	1,688	1,695	1,899	1,723	72	1,471	1,790	2,060	1,876	1,882	2,109	1,915
73	1,360	1,653	1,903	1,733	1,740	1,948	1,761	73	1,510	1,837	2,114	1,926	1,933	2,164	1,957
74	1,389	1,690	1,946	1,771	1,779	1,989	1,798	74	1,543	1,878	2,162	1,969	1,976	2,210	1,998
75	1,418	1,725	1,988	1,809	1,815	2,029	1,833	75	1,576	1,917	2,209	2,010	2,017	2,255	2,037
76	1,446	1,758	2,025	1,844	1,851	2,064	1,867	76	1,606	1,954	2,251	2,049	2,056	2,294	2,075
77	1,472	1,791	2,064	1,877	1,884	2,100	1,899	77	1,635	1,989	2,293	2,085	2,093	2,333	2,109
78	1,497	1,821	2,098	1,909	1,917	2,132	1,928	78	1,663	2,024	2,332	2,122	2,130	2,368	2,142
79	1,520	1,849	2,132	1,938	1,945	2,164	1,955	79	1,688	2,054	2,368	2,154	2,161	2,404	2,172
80	1,542	1,876	2,162	1,967	1,974	2,192	1,982	80	1,713	2,084	2,402	2,185	2,193	2,435	2,201
81	1,564	1,902	2,190	1,994	2,001	2,218	2,007	81	1,738	2,114	2,433	2,215	2,224	2,465	2,230
82	1,584	1,927	2,218	2,021	2,028	2,244	2,031	82	1,760	2,141	2,465	2,244	2,253	2,493	2,257
83	1,602	1,948	2,243	2,043	2,051	2,265	2,055	83	1,780	2,165	2,492	2,270	2,279	2,516	2,283
84	1,618	1,969	2,268	2,064	2,071	2,289	2,075	84	1,798	2,187	2,521	2,293	2,301	2,543	2,306
85	1,633	1,986	2,293	2,082	2,091	2,311	2,094	85	1,814	2,208	2,548	2,314	2,323	2,568	2,326
86	1,647	2,003	2,314	2,100	2,108	2,332	2,111	86	1,830	2,226	2,571	2,333	2,343	2,591	2,346
87	1,658	2,016	2,334	2,114	2,122	2,351	2,124	87	1,841	2,241	2,594	2,349	2,358	2,613	2,361
88	1,668	2,029	2,348	2,128	2,135	2,365	2,136	88	1,853	2,254	2,608	2,363	2,373	2,629	2,374
89	1,679	2,043	2,364	2,142	2,150	2,381	2,154	89	1,866	2,270	2,627	2,380	2,389	2,646	2,393
90	1,695	2,061	2,382	2,160	2,169	2,399	2,172	90	1,882	2,290	2,647	2,401	2,409	2,665	2,414
91	1,707	2,077	2,400	2,177	2,186	2,414	2,189	91	1,896	2,308	2,665	2,419	2,428	2,683	2,432
92	1,719	2,092	2,414	2,192	2,201	2,429	2,204	92	1,911	2,324	2,683	2,436	2,446	2,698	2,449
93	1,731	2,105	2,428	2,208	2,215	2,442	2,219	93	1,923	2,339	2,698	2,453	2,461	2,713	2,466
94	1,742	2,119	2,440	2,222	2,230	2,454	2,233	94	1,935	2,354	2,711	2,469	2,478	2,726	2,482
95	1,752	2,132	2,449	2,235	2,243	2,462	2,246	95	1,947	2,368	2,722	2,483	2,493	2,736	2,496
96	1,761	2,143	2,459	2,246	2,255	2,471	2,258	96	1,957	2,380	2,731	2,496	2,506	2,746	2,509
97	1,769	2,151	2,466	2,255	2,264	2,480	2,268	97	1,965	2,390	2,740	2,506	2,515	2,755	2,520
98	1,774	2,159	2,472	2,264	2,271	2,487	2,276	98	1,972	2,399	2,748	2,514	2,524	2,764	2,528
99	1,779	2,163	2,476	2,268	2,277	2,490	2,281	99	1,976	2,404	2,752	2,521	2,530	2,768	2,534

(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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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	1,010	1,229	1,406	1,289	1,294	1,466	1,311	65	1,123	1,366	1,563	1,432	1,438	1,629	1,457
66	1,010	1,229	1,406	1,289	1,294	1,466	1,311	66	1,123	1,366	1,563	1,432	1,438	1,629	1,457
67	1,046	1,272	1,459	1,334	1,339	1,511	1,360	67	1,162	1,414	1,621	1,483	1,488	1,679	1,511
68	1,078	1,311	1,504	1,375	1,381	1,551	1,411	68	1,199	1,457	1,672	1,528	1,534	1,724	1,568
69	1,107	1,347	1,548	1,412	1,417	1,593	1,451	69	1,230	1,496	1,721	1,569	1,575	1,769	1,613
70	1,138	1,384	1,593	1,450	1,456	1,634	1,492	70	1,264	1,538	1,770	1,612	1,618	1,816	1,657
71	1,169	1,422	1,637	1,491	1,496	1,678	1,528	71	1,299	1,580	1,819	1,656	1,663	1,864	1,697
72	1,201	1,461	1,682	1,532	1,538	1,723	1,563	72	1,335	1,624	1,869	1,702	1,708	1,914	1,738
73	1,234	1,500	1,727	1,573	1,579	1,768	1,598	73	1,370	1,667	1,918	1,747	1,754	1,964	1,776
74	1,260	1,534	1,766	1,607	1,614	1,805	1,632	74	1,400	1,704	1,962	1,787	1,793	2,005	1,813
75	1,287	1,565	1,804	1,642	1,647	1,841	1,663	75	1,430	1,740	2,004	1,824	1,831	2,046	1,848
76	1,312	1,595	1,838	1,673	1,680	1,873	1,694	76	1,457	1,773	2,042	1,859	1,866	2,082	1,883
77	1,336	1,625	1,873	1,703	1,709	1,905	1,723	77	1,484	1,805	2,081	1,892	1,899	2,117	1,914
78	1,358	1,652	1,904	1,733	1,740	1,935	1,749	78	1,509	1,837	2,116	1,926	1,933	2,149	1,943
79	1,379	1,678	1,935	1,758	1,765	1,964	1,774	79	1,532	1,864	2,149	1,954	1,961	2,181	1,971
80	1,399	1,702	1,962	1,785	1,791	1,989	1,798	80	1,554	1,891	2,180	1,983	1,990	2,210	1,997
81	1,419	1,726	1,987	1,809	1,816	2,013	1,821	81	1,577	1,918	2,208	2,010	2,018	2,236	2,024
82	1,438	1,748	2,013	1,834	1,840	2,036	1,843	82	1,597	1,942	2,236	2,036	2,044	2,262	2,048
83	1,453	1,768	2,035	1,854	1,861	2,055	1,865	83	1,615	1,965	2,261	2,060	2,068	2,283	2,072
84	1,468	1,787	2,058	1,873	1,880	2,077	1,883	84	1,632	1,985	2,287	2,081	2,088	2,308	2,092
85	1,482	1,802	2,081	1,889	1,897	2,097	1,900	85	1,646	2,003	2,312	2,100	2,108	2,330	2,111
86	1,495	1,818	2,100	1,905	1,913	2,116	1,916	86	1,660	2,020	2,333	2,117	2,126	2,351	2,129
87	1,504	1,830	2,118	1,918	1,926	2,133	1,928	87	1,671	2,034	2,354	2,132	2,139	2,371	2,142
88	1,513	1,841	2,131	1,931	1,937	2,146	1,938	88	1,682	2,045	2,367	2,144	2,153	2,385	2,154
89	1,524	1,854	2,145	1,943	1,951	2,161	1,954	89	1,693	2,060	2,383	2,160	2,168	2,401	2,172
90	1,538	1,870	2,162	1,960	1,968	2,177	1,971	90	1,708	2,078	2,402	2,179	2,186	2,419	2,190
91	1,549	1,885	2,178	1,976	1,984	2,190	1,986	91	1,721	2,094	2,419	2,195	2,203	2,434	2,207
92	1,560	1,898	2,190	1,989	1,997	2,204	2,000	92	1,734	2,109	2,434	2,211	2,220	2,448	2,223
93	1,571	1,910	2,203	2,003	2,010	2,216	2,014	93	1,745	2,123	2,448	2,226	2,233	2,462	2,237
94	1,581	1,923	2,214	2,016	2,024	2,227	2,027	94	1,756	2,136	2,460	2,240	2,248	2,474	2,252
95	1,590	1,935	2,223	2,028	2,035	2,234	2,038	95	1,767	2,149	2,470	2,253	2,262	2,482	2,265
96	1,598	1,944	2,231	2,038	2,046	2,242	2,049	96	1,776	2,160	2,478	2,265	2,274	2,492	2,277
97	1,605	1,952	2,237	2,046	2,054	2,250	2,058	97	1,783	2,169	2,486	2,274	2,282	2,500	2,286
98	1,610	1,959	2,243	2,054	2,061	2,257	2,065	98	1,789	2,177	2,493	2,281	2,290	2,508	2,294
99	1,614	1,963	2,247	2,058	2,066	2,260	2,070	99	1,793	2,181	2,497	2,287	2,296	2,512	2,299

(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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300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

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	1,281	1,558	1,783	1,633	1,639	1,858	1,662	65	1,423	1,731	1,981	1,814	1,822	2,065	1,847
66	1,281	1,558	1,783	1,633	1,639	1,858	1,662	66	1,423	1,731	1,981	1,814	1,822	2,065	1,847
67	1,326	1,612	1,849	1,690	1,697	1,915	1,724	67	1,473	1,792	2,055	1,878	1,886	2,128	1,916
68	1,366	1,662	1,906	1,743	1,750	1,967	1,788	68	1,518	1,847	2,118	1,936	1,944	2,185	1,986
69	1,403	1,707	1,962	1,790	1,796	2,017	1,839	69	1,560	1,896	2,181	1,988	1,996	2,242	2,044
70	1,442	1,754	2,019	1,838	1,846	2,071	1,890	70	1,602	1,948	2,243	2,042	2,050	2,301	2,100
71	1,482	1,803	2,074	1,889	1,896	2,125	1,936	71	1,646	2,002	2,305	2,100	2,107	2,362	2,151
72	1,523	1,852	2,131	1,942	1,948	2,183	1,982	72	1,691	2,057	2,368	2,157	2,165	2,426	2,202
73	1,563	1,902	2,188	1,994	2,001	2,240	2,026	73	1,737	2,112	2,431	2,215	2,224	2,489	2,251
74	1,597	1,943	2,238	2,038	2,046	2,287	2,068	74	1,776	2,159	2,486	2,264	2,272	2,541	2,298
75	1,631	1,984	2,286	2,080	2,088	2,334	2,108	75	1,812	2,204	2,540	2,311	2,320	2,593	2,343
76	1,662	2,023	2,330	2,120	2,129	2,374	2,147	76	1,848	2,247	2,588	2,355	2,365	2,637	2,386
77	1,692	2,058	2,373	2,158	2,166	2,415	2,184	77	1,880	2,287	2,637	2,399	2,407	2,683	2,426
78	1,722	2,094	2,414	2,196	2,204	2,452	2,217	78	1,914	2,327	2,682	2,440	2,449	2,724	2,463
79	1,747	2,125	2,452	2,229	2,237	2,488	2,247	79	1,942	2,362	2,724	2,476	2,486	2,765	2,497
80	1,773	2,157	2,486	2,262	2,270	2,521	2,279	80	1,970	2,397	2,763	2,513	2,523	2,800	2,532
81	1,798	2,187	2,519	2,293	2,301	2,551	2,308	81	1,998	2,430	2,798	2,548	2,557	2,835	2,564
82	1,822	2,216	2,551	2,323	2,332	2,580	2,336	82	2,024	2,462	2,834	2,581	2,591	2,867	2,595
83	1,842	2,241	2,579	2,349	2,359	2,605	2,363	83	2,047	2,489	2,865	2,610	2,620	2,894	2,625
84	1,861	2,264	2,609	2,374	2,382	2,632	2,387	84	2,068	2,515	2,899	2,637	2,647	2,925	2,651
85	1,878	2,284	2,636	2,395	2,404	2,658	2,408	85	2,087	2,538	2,929	2,661	2,671	2,954	2,676
86	1,893	2,304	2,662	2,415	2,425	2,682	2,428	86	2,104	2,560	2,958	2,683	2,694	2,980	2,698
87	1,906	2,319	2,685	2,431	2,441	2,704	2,443	87	2,118	2,577	2,983	2,701	2,712	3,005	2,715
88	1,918	2,333	2,700	2,446	2,456	2,721	2,457	88	2,131	2,593	3,000	2,718	2,728	3,023	2,729
89	1,932	2,350	2,718	2,463	2,473	2,739	2,476	89	2,146	2,610	3,021	2,737	2,748	3,043	2,752
90	1,948	2,370	2,740	2,484	2,494	2,758	2,498	90	2,164	2,633	3,045	2,760	2,771	3,065	2,776
91	1,963	2,388	2,759	2,503	2,513	2,777	2,517	91	2,182	2,654	3,066	2,782	2,793	3,084	2,797
92	1,977	2,405	2,777	2,522	2,532	2,793	2,536	92	2,197	2,673	3,084	2,802	2,812	3,103	2,818
93	1,990	2,421	2,792	2,538	2,548	2,808	2,552	93	2,212	2,690	3,102	2,820	2,831	3,120	2,836
94	2,003	2,436	2,806	2,555	2,564	2,821	2,568	94	2,226	2,708	3,118	2,838	2,849	3,134	2,854
95	2,015	2,452	2,818	2,569	2,579	2,832	2,583	95	2,239	2,724	3,130	2,856	2,866	3,146	2,871
96	2,026	2,463	2,827	2,583	2,593	2,843	2,597	96	2,251	2,738	3,142	2,871	2,881	3,158	2,886
97	2,034	2,474	2,836	2,594	2,604	2,851	2,608	97	2,259	2,749	3,151	2,881	2,893	3,168	2,898
98	2,041	2,483	2,844	2,603	2,613	2,860	2,617	98	2,268	2,758	3,159	2,892	2,903	3,178	2,907
99	2,046	2,488	2,848	2,608	2,619	2,864	2,623	99	2,272	2,765	3,164	2,899	2,910	3,183	2,914

(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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	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	1,162	1,414	1,618	1,482	1,488	1,686	1,508	65	1,292	1,571	1,797	1,646	1,653	1,874	1,676
66	1,162	1,414	1,618	1,482	1,488	1,686	1,508	66	1,292	1,571	1,797	1,646	1,653	1,874	1,676
67	1,203	1,463	1,678	1,534	1,540	1,738	1,564	67	1,337	1,626	1,865	1,704	1,711	1,931	1,739
68	1,240	1,508	1,730	1,582	1,588	1,785	1,623	68	1,378	1,676	1,922	1,757	1,764	1,983	1,802
69	1,273	1,549	1,781	1,624	1,630	1,831	1,669	69	1,415	1,721	1,979	1,804	1,811	2,034	1,855
70	1,308	1,592	1,832	1,668	1,675	1,880	1,715	70	1,453	1,768	2,035	1,853	1,860	2,088	1,905
71	1,345	1,636	1,882	1,714	1,721	1,929	1,757	71	1,494	1,817	2,091	1,905	1,912	2,143	1,952
72	1,382	1,681	1,934	1,762	1,768	1,981	1,798	72	1,535	1,867	2,149	1,957	1,965	2,201	1,998
73	1,418	1,726	1,985	1,809	1,816	2,033	1,838	73	1,576	1,917	2,206	2,010	2,018	2,259	2,042
74	1,449	1,763	2,031	1,849	1,856	2,076	1,877	74	1,611	1,959	2,256	2,054	2,062	2,306	2,085
75	1,480	1,800	2,075	1,887	1,894	2,118	1,913	75	1,644	2,000	2,305	2,097	2,105	2,353	2,126
76	1,508	1,836	2,114	1,924	1,932	2,154	1,948	76	1,677	2,039	2,348	2,137	2,146	2,393	2,165
77	1,536	1,868	2,153	1,958	1,966	2,191	1,982	77	1,706	2,076	2,393	2,177	2,184	2,434	2,201
78	1,562	1,900	2,190	1,992	2,000	2,225	2,012	78	1,737	2,112	2,433	2,214	2,223	2,472	2,235
79	1,586	1,929	2,225	2,023	2,030	2,258	2,039	79	1,762	2,143	2,472	2,247	2,256	2,509	2,266
80	1,609	1,957	2,256	2,052	2,060	2,287	2,068	80	1,788	2,175	2,507	2,280	2,289	2,541	2,297
81	1,632	1,985	2,285	2,081	2,088	2,315	2,094	81	1,813	2,205	2,539	2,312	2,321	2,573	2,327
82	1,653	2,011	2,315	2,108	2,116	2,341	2,120	82	1,837	2,234	2,572	2,342	2,351	2,602	2,355
83	1,672	2,034	2,340	2,132	2,140	2,364	2,144	83	1,857	2,259	2,600	2,369	2,377	2,626	2,382
84	1,689	2,054	2,368	2,154	2,162	2,388	2,166	84	1,877	2,282	2,630	2,393	2,402	2,654	2,406
85	1,704	2,073	2,392	2,174	2,181	2,412	2,185	85	1,893	2,303	2,658	2,415	2,424	2,680	2,428
86	1,718	2,090	2,416	2,191	2,200	2,433	2,203	86	1,909	2,323	2,684	2,434	2,444	2,704	2,448
87	1,730	2,104	2,436	2,206	2,215	2,454	2,217	87	1,922	2,338	2,707	2,451	2,461	2,726	2,464
88	1,740	2,117	2,450	2,220	2,229	2,469	2,230	88	1,934	2,353	2,722	2,467	2,475	2,743	2,476
89	1,753	2,132	2,467	2,235	2,244	2,485	2,247	89	1,947	2,369	2,741	2,483	2,493	2,762	2,497
90	1,768	2,150	2,486	2,254	2,263	2,503	2,267	90	1,964	2,389	2,763	2,505	2,515	2,781	2,519
91	1,782	2,167	2,504	2,272	2,280	2,520	2,284	91	1,980	2,408	2,782	2,524	2,534	2,799	2,538
92	1,794	2,182	2,520	2,288	2,297	2,534	2,301	92	1,993	2,426	2,799	2,542	2,552	2,816	2,557
93	1,806	2,197	2,533	2,303	2,312	2,548	2,316	93	2,007	2,441	2,815	2,559	2,569	2,831	2,573
94	1,818	2,211	2,546	2,319	2,327	2,560	2,330	94	2,020	2,457	2,829	2,575	2,585	2,844	2,590
95	1,829	2,225	2,557	2,331	2,340	2,570	2,344	95	2,032	2,472	2,840	2,591	2,601	2,855	2,605
96	1,838	2,235	2,566	2,344	2,353	2,579	2,357	96	2,042	2,484	2,851	2,605	2,615	2,866	2,619
97	1,845	2,245	2,573	2,354	2,363	2,587	2,367	97	2,050	2,494	2,860	2,615	2,625	2,874	2,629
98	1,852	2,253	2,580	2,362	2,371	2,595	2,375	98	2,058	2,503	2,867	2,624	2,634	2,884	2,638
99	1,856	2,258	2,584	2,367	2,377	2,599	2,380	99	2,062	2,509	2,871	2,630	2,640	2,888	2,644

(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 9/2/09

GEORGIA

FOR USE IN GEORGIA ZIP CODES:

300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

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	92.75	112.83	129.17	118.33	118.83	134.67	120.42	65	103.17	125.50	143.58	131.50	132.00	149.58	133.83
66	92.75	112.83	129.17	118.33	118.83	134.67	120.42	66	103.17	125.50	143.58	131.50	132.00	149.58	133.83
67	96.00	116.83	134.00	122.50	122.92	138.75	124.92	67	106.75	129.83	148.83	136.17	136.58	154.17	138.75
68	99.00	120.42	138.17	126.25	126.83	142.50	129.58	68	110.08	133.83	153.50	140.33	140.83	158.33	144.00
69	101.67	123.67	142.17	129.67	130.17	146.25	133.25	69	112.92	137.42	158.00	144.08	144.67	162.42	148.17
70	104.50	127.08	146.25	133.17	133.75	150.00	137.00	70	116.08	141.25	162.50	148.08	148.58	166.75	152.17
71	107.33	130.58	150.33	136.92	137.42	154.08	140.33	71	119.25	145.08	167.00	152.08	152.75	171.17	155.92
72	110.33	134.17	154.42	140.67	141.25	158.25	143.58	72	122.58	149.17	171.67	156.33	156.83	175.75	159.58
73	113.33	137.75	158.58	144.42	145.00	162.33	146.75	73	125.83	153.08	176.17	160.50	161.08	180.33	163.08
74	115.75	140.83	162.17	147.58	148.25	165.75	149.83	74	128.58	156.50	180.17	164.08	164.67	184.17	166.50
75	118.17	143.75	165.67	150.75	151.25	169.08	152.75	75	131.33	159.75	184.08	167.50	168.08	187.92	169.75
76	120.50	146.50	168.75	153.67	154.25	172.00	155.58	76	133.83	162.83	187.58	170.75	171.33	191.17	172.92
77	122.67	149.25	172.00	156.42	157.00	175.00	158.25	77	136.25	165.75	191.08	173.75	174.42	194.42	175.75
78	124.75	151.75	174.83	159.08	159.75	177.67	160.67	78	138.58	168.67	194.33	176.83	177.50	197.33	178.50
79	126.67	154.08	177.67	161.50	162.08	180.33	162.92	79	140.67	171.17	197.33	179.50	180.08	200.33	181.00
80	128.50	156.33	180.17	163.92	164.50	182.67	165.17	80	142.75	173.67	200.17	182.08	182.75	202.92	183.42
81	130.33	158.50	182.50	166.17	166.75	184.83	167.25	81	144.83	176.17	202.75	184.58	185.33	205.42	185.83
82	132.00	160.58	184.83	168.42	169.00	187.00	169.25	82	146.67	178.42	205.42	187.00	187.75	207.75	188.08
83	133.50	162.33	186.92	170.25	170.92	188.75	171.25	83	148.33	180.42	207.67	189.17	189.92	209.67	190.25
84	134.83	164.08	189.00	172.00	172.58	190.75	172.92	84	149.83	182.25	210.08	191.08	191.75	211.92	192.17
85	136.08	165.50	191.08	173.50	174.25	192.58	174.50	85	151.17	184.00	212.33	192.83	193.58	214.00	193.83
86	137.25	166.92	192.83	175.00	175.67	194.33	175.92	86	152.50	185.50	214.25	194.42	195.25	215.92	195.50
87	138.17	168.00	194.50	176.17	176.83	195.92	177.00	87	153.42	186.75	216.17	195.75	196.50	217.75	196.75
88	139.00	169.08	195.67	177.33	177.92	197.08	178.00	88	154.42	187.83	217.33	196.92	197.75	219.08	197.83
89	139.92	170.25	197.00	178.50	179.17	198.42	179.50	89	155.50	189.17	218.92	198.33	199.08	220.50	199.42
90	141.25	171.75	198.50	180.00	180.75	199.92	181.00	90	156.83	190.83	220.58	200.08	200.75	222.08	201.17
91	142.25	173.08	200.00	181.42	182.17	201.17	182.42	91	158.00	192.33	222.08	201.58	202.33	223.58	202.67
92	143.25	174.33	201.17	182.67	183.42	202.42	183.67	92	159.25	193.67	223.58	203.00	203.83	224.83	204.08
93	144.25	175.42	202.33	184.00	184.58	203.50	184.92	93	160.25	194.92	224.83	204.42	205.08	226.08	205.50
94	145.17	176.58	203.33	185.17	185.83	204.50	186.08	94	161.25	196.17	225.92	205.75	206.50	227.17	206.83
95	146.00	177.67	204.08	186.25	186.92	205.17	187.17	95	162.25	197.33	226.83	206.92	207.75	228.00	208.00
96	146.75	178.58	204.92	187.17	187.92	205.92	188.17	96	163.08	198.33	227.58	208.00	208.83	228.83	209.08
97	147.42	179.25	205.50	187.92	188.67	206.67	189.00	97	163.75	199.17	228.33	208.83	209.58	229.58	210.00
98	147.83	179.92	206.00	188.67	189.25	207.25	189.67	98	164.33	199.92	229.00	209.50	210.33	230.33	210.67
99	148.25	180.25	206.33	189.00	189.75	207.50	190.08	99	164.67	200.33	229.33	210.08	210.83	230.67	211.17

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ISSUE AGE PREMIUMS
RATES EFFECTIVE 9/2/09

GEORGIA

FOR USE IN GEORGIA ZIP CODES:

ALL EXCEPT 300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

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	84.17	102.42	117.17	107.42	107.83	122.17	109.25	65	93.58	113.83	130.25	119.33	119.83	135.75	121.42
66	84.17	102.42	117.17	107.42	107.83	122.17	109.25	66	93.58	113.83	130.25	119.33	119.83	135.75	121.42
67	87.17	106.00	121.58	111.17	111.58	125.92	113.33	67	96.83	117.83	135.08	123.58	124.00	139.92	125.92
68	89.83	109.25	125.33	114.58	115.08	129.25	117.58	68	99.92	121.42	139.33	127.33	127.83	143.67	130.67
69	92.25	112.25	129.00	117.67	118.08	132.75	120.92	69	102.50	124.67	143.42	130.75	131.25	147.42	134.42
70	94.83	115.33	132.75	120.83	121.33	136.17	124.33	70	105.33	128.17	147.50	134.33	134.83	151.33	138.08
71	97.42	118.50	136.42	124.25	124.67	139.83	127.33	71	108.25	131.67	151.58	138.00	138.58	155.33	141.42
72	100.08	121.75	140.17	127.67	128.17	143.58	130.25	72	111.25	135.33	155.75	141.83	142.33	159.50	144.83
73	102.83	125.00	143.92	131.08	131.58	147.33	133.17	73	114.17	138.92	159.83	145.58	146.17	163.67	148.00
74	105.00	127.83	147.17	133.92	134.50	150.42	136.00	74	116.67	142.00	163.50	148.92	149.42	167.08	151.08
75	107.25	130.42	150.33	136.83	137.25	153.42	138.58	75	119.17	145.00	167.00	152.00	152.58	170.50	154.00
76	109.33	132.92	153.17	139.42	140.00	156.08	141.17	76	121.42	147.75	170.17	154.92	155.50	173.50	156.92
77	111.33	135.42	156.08	141.92	142.42	158.75	143.58	77	123.67	150.42	173.42	157.67	158.25	176.42	159.50
78	113.17	137.67	158.67	144.42	145.00	161.25	145.75	78	125.75	153.08	176.33	160.50	161.08	179.08	161.92
79	114.92	139.83	161.25	146.50	147.08	163.67	147.83	79	127.67	155.33	179.08	162.83	163.42	181.75	164.25
80	116.58	141.83	163.50	148.75	149.25	165.75	149.83	80	129.50	157.58	181.67	165.25	165.83	184.17	166.42
81	118.25	143.83	165.58	150.75	151.33	167.75	151.75	81	131.42	159.83	184.00	167.50	168.17	186.33	168.67
82	119.83	145.67	167.75	152.83	153.33	169.67	153.58	82	133.08	161.83	186.33	169.67	170.33	188.50	170.67
83	121.08	147.33	169.58	154.50	155.08	171.25	155.42	83	134.58	163.75	188.42	171.67	172.33	190.25	172.67
84	122.33	148.92	171.50	156.08	156.67	173.08	156.92	84	136.00	165.42	190.58	173.42	174.00	192.33	174.33
85	123.50	150.17	173.42	157.42	158.08	174.75	158.33	85	137.17	166.92	192.67	175.00	175.67	194.17	175.92
86	124.58	151.50	175.00	158.75	159.42	176.33	159.67	86	138.33	168.33	194.42	176.42	177.17	195.92	177.42
87	125.33	152.50	176.50	159.83	160.50	177.75	160.67	87	139.25	169.50	196.17	177.67	178.25	197.58	178.50
88	126.08	153.42	177.58	160.92	161.42	178.83	161.50	88	140.17	170.42	197.25	178.67	179.42	198.75	179.50
89	127.00	154.50	178.75	161.92	162.58	180.08	162.83	89	141.08	171.67	198.58	180.00	180.67	200.08	181.00
90	128.17	155.83	180.17	163.33	164.00	181.42	164.25	90	142.33	173.17	200.17	181.58	182.17	201.58	182.50
91	129.08	157.08	181.50	164.67	165.33	182.50	165.50	91	143.42	174.50	201.58	182.92	183.58	202.83	183.92
92	130.00	158.17	182.50	165.75	166.42	183.67	166.67	92	144.50	175.75	202.83	184.25	185.00	204.00	185.25
93	130.92	159.17	183.58	166.92	167.50	184.67	167.83	93	145.42	176.92	204.00	185.50	186.08	205.17	186.42
94	131.75	160.25	184.50	168.00	168.67	185.58	168.92	94	146.33	178.00	205.00	186.67	187.33	206.17	187.67
95	132.50	161.25	185.25	169.00	169.58	186.17	169.83	95	147.25	179.08	205.83	187.75	188.50	206.83	188.75
96	133.17	162.00	185.92	169.83	170.50	186.83	170.75	96	148.00	180.00	206.50	188.75	189.50	207.67	189.75
97	133.75	162.67	186.42	170.50	171.17	187.50	171.50	97	148.58	180.75	207.17	189.50	190.17	208.33	190.50
98	134.17	163.25	186.92	171.17	171.75	188.08	172.08	98	149.08	181.42	207.75	190.08	190.83	209.00	191.17
99	134.50	163.58	187.25	171.50	172.17	188.33	172.50	99	149.42	181.75	208.08	190.58	191.33	209.33	191.58

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ISSUE AGE PREMIUMS
RATES EFFECTIVE 9/2/09

GEORGIA

FOR USE IN GEORGIA ZIP CODES:

300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

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	106.75	129.83	148.58	136.08	136.58	154.83	138.50	65	118.58	144.25	165.08	151.17	151.83	172.08	153.92
66	106.75	129.83	148.58	136.08	136.58	154.83	138.50	66	118.58	144.25	165.08	151.17	151.83	172.08	153.92
67	110.50	134.33	154.08	140.83	141.42	159.58	143.67	67	122.75	149.33	171.25	156.50	157.17	177.33	159.67
68	113.83	138.50	158.83	145.25	145.83	163.92	149.00	68	126.50	153.92	176.50	161.33	162.00	182.08	165.50
69	116.92	142.25	163.50	149.17	149.67	168.08	153.25	69	130.00	158.00	181.75	165.67	166.33	186.83	170.33
70	120.17	146.17	168.25	153.17	153.83	172.58	157.50	70	133.50	162.33	186.92	170.17	170.83	191.75	175.00
71	123.50	150.25	172.83	157.42	158.00	177.08	161.33	71	137.17	166.83	192.08	175.00	175.58	196.83	179.25
72	126.92	154.33	177.58	161.83	162.33	181.92	165.17	72	140.92	171.42	197.33	179.75	180.42	202.17	183.50
73	130.25	158.50	182.33	166.17	166.75	186.67	168.83	73	144.75	176.00	202.58	184.58	185.33	207.42	187.58
74	133.08	161.92	186.50	169.83	170.50	190.58	172.33	74	148.00	179.92	207.17	188.67	189.33	211.75	191.50
75	135.92	165.33	190.50	173.33	174.00	194.50	175.67	75	151.00	183.67	211.67	192.58	193.33	216.08	195.25
76	138.50	168.58	194.17	176.67	177.42	197.83	178.92	76	154.00	187.25	215.67	196.25	197.08	219.75	198.83
77	141.00	171.50	197.75	179.83	180.50	201.25	182.00	77	156.67	190.58	219.75	199.92	200.58	223.58	202.17
78	143.50	174.50	201.17	183.00	183.67	204.33	184.75	78	159.50	193.92	223.50	203.33	204.08	227.00	205.25
79	145.58	177.08	204.33	185.75	186.42	207.33	187.25	79	161.83	196.83	227.00	206.33	207.17	230.42	208.08
80	147.75	179.75	207.17	188.50	189.17	210.08	189.92	80	164.17	199.75	230.25	209.42	210.25	233.33	211.00
81	149.83	182.25	209.92	191.08	191.75	212.58	192.33	81	166.50	202.50	233.17	212.33	213.08	236.25	213.67
82	151.83	184.67	212.58	193.58	194.33	215.00	194.67	82	168.67	205.17	236.17	215.08	215.92	238.92	216.25
83	153.50	186.75	214.92	195.75	196.58	217.08	196.92	83	170.58	207.42	238.75	217.50	218.33	241.17	218.75
84	155.08	188.67	217.42	197.83	198.50	219.33	198.92	84	172.33	209.58	241.58	219.75	220.58	243.75	220.92
85	156.50	190.33	219.67	199.58	200.33	221.50	200.67	85	173.92	211.50	244.08	221.75	222.58	246.17	223.00
86	157.75	192.00	221.83	201.25	202.08	223.50	202.33	86	175.33	213.33	246.50	223.58	224.50	248.33	224.83
87	158.83	193.25	223.75	202.58	203.42	225.33	203.58	87	176.50	214.75	248.58	225.08	226.00	250.42	226.25
88	159.83	194.42	225.00	203.83	204.67	226.75	204.75	88	177.58	216.08	250.00	226.50	227.33	251.92	227.42
89	161.00	195.83	226.50	205.25	206.08	228.25	206.33	89	178.83	217.50	251.75	228.08	229.00	253.58	229.33
90	162.33	197.50	228.33	207.00	207.83	229.83	208.17	90	180.33	219.42	253.75	230.00	230.92	255.42	231.33
91	163.58	199.00	229.92	208.58	209.42	231.42	209.75	91	181.83	221.17	255.50	231.83	232.75	257.00	233.08
92	164.75	200.42	231.42	210.17	211.00	232.75	211.33	92	183.08	222.75	257.00	233.50	234.33	258.58	234.83
93	165.83	201.75	232.67	211.50	212.33	234.00	212.67	93	184.33	224.17	258.50	235.00	235.92	260.00	236.33
94	166.92	203.00	233.83	212.92	213.67	235.08	214.00	94	185.50	225.67	259.83	236.50	237.42	261.17	237.83
95	167.92	204.33	234.83	214.08	214.92	236.00	215.25	95	186.58	227.00	260.83	238.00	238.83	262.17	239.25
96	168.83	205.25	235.58	215.25	216.08	236.92	216.42	96	187.58	228.17	261.83	239.25	240.08	263.17	240.50
97	169.50	206.17	236.33	216.17	217.00	237.58	217.33	97	188.25	229.08	262.58	240.08	241.08	264.00	241.50
98	170.08	206.92	237.00	216.92	217.75	238.33	218.08	98	189.00	229.83	263.25	241.00	241.92	264.83	242.25
99	170.50	207.33	237.33	217.33	218.25	238.67	218.58	99	189.33	230.42	263.67	241.58	242.50	265.25	242.83

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ISSUE AGE PREMIUMS
RATES EFFECTIVE 9/2/09

GEORGIA

FOR USE IN GEORGIA ZIP CODES:

ALL EXCEPT 300, 302, 303, 308, 309, 311, 313, 314, 399, 30101, 30106, 30111, 30122, 30126, 30127, 30134, 30135, 30142, 30144, 30168, 30185, 30188

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	96.83	117.83	134.83	123.50	124.00	140.50	125.67	65	107.67	130.92	149.75	137.17	137.75	156.17	139.67
66	96.83	117.83	134.83	123.50	124.00	140.50	125.67	66	107.67	130.92	149.75	137.17	137.75	156.17	139.67
67	100.25	121.92	139.83	127.83	128.33	144.83	130.33	67	111.42	135.50	155.42	142.00	142.58	160.92	144.92
68	103.33	125.67	144.17	131.83	132.33	148.75	135.25	68	114.83	139.67	160.17	146.42	147.00	165.25	150.17
69	106.08	129.08	148.42	135.33	135.83	152.58	139.08	69	117.92	143.42	164.92	150.33	150.92	169.50	154.58
70	109.00	132.67	152.67	139.00	139.58	156.67	142.92	70	121.08	147.33	169.58	154.42	155.00	174.00	158.75
71	112.08	136.33	156.83	142.83	143.42	160.75	146.42	71	124.50	151.42	174.25	158.75	159.33	178.58	162.67
72	115.17	140.08	161.17	146.83	147.33	165.08	149.83	72	127.92	155.58	179.08	163.08	163.75	183.42	166.50
73	118.17	143.83	165.42	150.75	151.33	169.42	153.17	73	131.33	159.75	183.83	167.50	168.17	188.25	170.17
74	120.75	146.92	169.25	154.08	154.67	173.00	156.42	74	134.25	163.25	188.00	171.17	171.83	192.17	173.75
75	123.33	150.00	172.92	157.25	157.83	176.50	159.42	75	137.00	166.67	192.08	174.75	175.42	196.08	177.17
76	125.67	153.00	176.17	160.33	161.00	179.50	162.33	76	139.75	169.92	195.67	178.08	178.83	199.42	180.42
77	128.00	155.67	179.42	163.17	163.83	182.58	165.17	77	142.17	173.00	199.42	181.42	182.00	202.83	183.42
78	130.17	158.33	182.50	166.00	166.67	185.42	167.67	78	144.75	176.00	202.75	184.50	185.25	206.00	186.25
79	132.17	160.75	185.42	168.58	169.17	188.17	169.92	79	146.83	178.58	206.00	187.25	188.00	209.08	188.83
80	134.08	163.08	188.00	171.00	171.67	190.58	172.33	80	149.00	181.25	208.92	190.00	190.75	211.75	191.42
81	136.00	165.42	190.42	173.42	174.00	192.92	174.50	81	151.08	183.75	211.58	192.67	193.42	214.42	193.92
82	137.75	167.58	192.92	175.67	176.33	195.08	176.67	82	153.08	186.17	214.33	195.17	195.92	216.83	196.25
83	139.33	169.50	195.00	177.67	178.33	197.00	178.67	83	154.75	188.25	216.67	197.42	198.08	218.83	198.50
84	140.75	171.17	197.33	179.50	180.17	199.00	180.50	84	156.42	190.17	219.17	199.42	200.17	221.17	200.50
85	142.00	172.75	199.33	181.17	181.75	201.00	182.08	85	157.75	191.92	221.50	201.25	202.00	223.33	202.33
86	143.17	174.17	201.33	182.58	183.33	202.75	183.58	86	159.08	193.58	223.67	202.83	203.67	225.33	204.00
87	144.17	175.33	203.00	183.83	184.58	204.50	184.75	87	160.17	194.83	225.58	204.25	205.08	227.17	205.33
88	145.00	176.42	204.17	185.00	185.75	205.75	185.83	88	161.17	196.08	226.83	205.58	206.25	228.58	206.33
89	146.08	177.67	205.58	186.25	187.00	207.08	187.25	89	162.25	197.42	228.42	206.92	207.75	230.17	208.08
90	147.33	179.17	207.17	187.83	188.58	208.58	188.92	90	163.67	199.08	230.25	208.75	209.58	231.75	209.92
91	148.50	180.58	208.67	189.33	190.00	210.00	190.33	91	165.00	200.67	231.83	210.33	211.17	233.25	211.50
92	149.50	181.83	210.00	190.67	191.42	211.17	191.75	92	166.08	202.17	233.25	211.83	212.67	234.67	213.08
93	150.50	183.08	211.08	191.92	192.67	212.33	193.00	93	167.25	203.42	234.58	213.25	214.08	235.92	214.42
94	151.50	184.25	212.17	193.25	193.92	213.33	194.17	94	168.33	204.75	235.75	214.58	215.42	237.00	215.83
95	152.42	185.42	213.08	194.25	195.00	214.17	195.33	95	169.33	206.00	236.67	215.92	216.75	237.92	217.08
96	153.17	186.25	213.83	195.33	196.08	214.92	196.42	96	170.17	207.00	237.58	217.08	217.92	238.83	218.25
97	153.75	187.08	214.42	196.17	196.92	215.58	197.25	97	170.83	207.83	238.33	217.92	218.75	239.50	219.08
98	154.33	187.75	215.00	196.83	197.58	216.25	197.92	98	171.50	208.58	238.92	218.67	219.50	240.33	219.83
99	154.67	188.17	215.33	197.25	198.08	216.58	198.33	99	171.83	209.08	239.25	219.17	220.00	240.67	220.33

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93