

**FAMILY LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:**  
**503, 509, 528**

**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	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	853	1,037	1,179	1,088	1,092	1,228	1,093	65	948	1,153	1,310	1,208	1,213	1,365	1,215
66	853	1,037	1,179	1,088	1,092	1,228	1,093	66	948	1,153	1,310	1,208	1,213	1,365	1,215
67	894	1,088	1,239	1,141	1,145	1,283	1,147	67	994	1,209	1,377	1,267	1,272	1,425	1,274
68	935	1,137	1,294	1,192	1,197	1,334	1,199	68	1,039	1,264	1,438	1,325	1,330	1,483	1,332
69	975	1,186	1,350	1,243	1,248	1,387	1,250	69	1,083	1,317	1,500	1,381	1,386	1,542	1,389
70	1,014	1,234	1,406	1,294	1,299	1,443	1,301	70	1,127	1,371	1,563	1,438	1,443	1,603	1,445
71	1,053	1,281	1,464	1,343	1,348	1,501	1,350	71	1,170	1,424	1,627	1,492	1,498	1,667	1,501
72	1,092	1,328	1,523	1,393	1,398	1,560	1,400	72	1,213	1,476	1,692	1,547	1,553	1,733	1,556
73	1,130	1,374	1,582	1,441	1,446	1,620	1,449	73	1,255	1,527	1,758	1,601	1,607	1,800	1,610
74	1,168	1,420	1,638	1,489	1,495	1,674	1,497	74	1,297	1,578	1,820	1,655	1,661	1,860	1,663
75	1,205	1,465	1,692	1,536	1,542	1,727	1,544	75	1,338	1,628	1,880	1,707	1,713	1,919	1,716
76	1,240	1,509	1,743	1,582	1,588	1,777	1,590	76	1,378	1,677	1,937	1,758	1,764	1,974	1,767
77	1,275	1,551	1,792	1,627	1,633	1,823	1,635	77	1,417	1,724	1,991	1,807	1,814	2,026	1,817
78	1,309	1,593	1,839	1,670	1,676	1,868	1,679	78	1,455	1,770	2,043	1,855	1,863	2,076	1,866
79	1,340	1,630	1,883	1,709	1,715	1,911	1,718	79	1,489	1,811	2,092	1,898	1,906	2,124	1,909
80	1,369	1,665	1,923	1,746	1,753	1,950	1,755	80	1,521	1,850	2,137	1,940	1,947	2,167	1,950
81	1,396	1,699	1,962	1,781	1,788	1,987	1,791	81	1,552	1,887	2,180	1,979	1,986	2,208	1,989
82	1,422	1,730	1,999	1,813	1,820	2,022	1,823	82	1,580	1,922	2,221	2,015	2,023	2,247	2,026
83	1,446	1,758	2,033	1,844	1,851	2,054	1,854	83	1,606	1,954	2,259	2,048	2,056	2,282	2,059
84	1,467	1,785	2,065	1,871	1,878	2,084	1,881	84	1,630	1,983	2,295	2,079	2,087	2,315	2,090
85	1,488	1,810	2,095	1,898	1,905	2,113	1,908	85	1,654	2,011	2,328	2,109	2,117	2,347	2,120
86	1,508	1,834	2,122	1,923	1,930	2,138	1,934	86	1,676	2,038	2,358	2,137	2,145	2,375	2,148
87	1,525	1,855	2,146	1,945	1,952	2,162	1,955	87	1,694	2,061	2,385	2,161	2,169	2,402	2,173
88	1,541	1,875	2,169	1,965	1,973	2,186	1,976	88	1,712	2,083	2,411	2,184	2,192	2,429	2,196
89	1,555	1,892	2,189	1,983	1,991	2,205	1,994	89	1,728	2,102	2,432	2,204	2,212	2,450	2,216
90	1,569	1,908	2,206	2,000	2,008	2,221	2,011	90	1,743	2,120	2,451	2,223	2,231	2,468	2,235
91	1,581	1,923	2,222	2,016	2,024	2,235	2,027	91	1,756	2,137	2,468	2,240	2,248	2,484	2,252
92	1,592	1,937	2,235	2,030	2,038	2,249	2,041	92	1,769	2,152	2,484	2,256	2,265	2,498	2,268
93	1,603	1,949	2,248	2,044	2,051	2,261	2,055	93	1,781	2,166	2,498	2,271	2,279	2,512	2,283
94	1,613	1,962	2,259	2,057	2,065	2,272	2,068	94	1,792	2,180	2,510	2,286	2,294	2,524	2,298
95	1,622	1,974	2,268	2,069	2,077	2,280	2,080	95	1,803	2,193	2,520	2,299	2,308	2,533	2,311
96	1,631	1,984	2,277	2,080	2,088	2,288	2,091	96	1,812	2,204	2,529	2,311	2,320	2,543	2,323
97	1,638	1,992	2,283	2,088	2,096	2,296	2,100	97	1,819	2,213	2,537	2,320	2,329	2,551	2,333
98	1,643	1,999	2,289	2,096	2,103	2,303	2,107	98	1,826	2,221	2,544	2,328	2,337	2,559	2,341
99	1,647	2,003	2,293	2,100	2,108	2,306	2,112	99	1,830	2,226	2,548	2,334	2,343	2,563	2,346

(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 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:  
 507, 510, 511, 516, 526, 527**

**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	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	725	881	1,002	925	928	1,044	929	65	806	980	1,114	1,027	1,031	1,160	1,033
66	725	881	1,002	925	928	1,044	929	66	806	980	1,114	1,027	1,031	1,160	1,033
67	760	925	1,053	970	973	1,091	975	67	845	1,028	1,170	1,077	1,081	1,211	1,083
68	795	966	1,100	1,013	1,017	1,134	1,019	68	883	1,074	1,222	1,126	1,131	1,261	1,132
69	829	1,008	1,148	1,057	1,061	1,179	1,063	69	921	1,119	1,275	1,174	1,178	1,311	1,181
70	862	1,049	1,195	1,100	1,104	1,227	1,106	70	958	1,165	1,329	1,222	1,227	1,363	1,228
71	895	1,089	1,244	1,142	1,146	1,276	1,148	71	995	1,210	1,383	1,268	1,273	1,417	1,276
72	928	1,129	1,295	1,184	1,188	1,326	1,190	72	1,031	1,255	1,438	1,315	1,320	1,473	1,323
73	961	1,168	1,345	1,225	1,229	1,377	1,232	73	1,067	1,298	1,494	1,361	1,366	1,530	1,369
74	993	1,207	1,392	1,266	1,271	1,423	1,272	74	1,102	1,341	1,547	1,407	1,412	1,581	1,414
75	1,024	1,245	1,438	1,306	1,311	1,468	1,312	75	1,137	1,384	1,598	1,451	1,456	1,631	1,459
76	1,054	1,283	1,482	1,345	1,350	1,510	1,352	76	1,171	1,425	1,646	1,494	1,499	1,678	1,502
77	1,084	1,318	1,523	1,383	1,388	1,550	1,390	77	1,204	1,465	1,692	1,536	1,542	1,722	1,544
78	1,113	1,354	1,563	1,420	1,425	1,588	1,427	78	1,237	1,505	1,737	1,577	1,584	1,765	1,586
79	1,139	1,386	1,601	1,453	1,458	1,624	1,460	79	1,266	1,539	1,778	1,613	1,620	1,805	1,623
80	1,164	1,415	1,635	1,484	1,490	1,658	1,492	80	1,293	1,573	1,816	1,649	1,655	1,842	1,658
81	1,187	1,444	1,668	1,514	1,520	1,689	1,522	81	1,319	1,604	1,853	1,682	1,688	1,877	1,691
82	1,209	1,471	1,699	1,541	1,547	1,719	1,550	82	1,343	1,634	1,888	1,713	1,720	1,910	1,722
83	1,229	1,494	1,728	1,567	1,573	1,746	1,576	83	1,365	1,661	1,920	1,741	1,748	1,940	1,750
84	1,247	1,517	1,755	1,590	1,596	1,771	1,599	84	1,386	1,686	1,951	1,767	1,774	1,968	1,777
85	1,265	1,539	1,781	1,613	1,619	1,796	1,622	85	1,406	1,709	1,979	1,793	1,799	1,995	1,802
86	1,282	1,559	1,804	1,635	1,641	1,817	1,644	86	1,425	1,732	2,004	1,816	1,823	2,019	1,826
87	1,296	1,577	1,824	1,653	1,659	1,838	1,662	87	1,440	1,752	2,027	1,837	1,844	2,042	1,847
88	1,310	1,594	1,844	1,670	1,677	1,858	1,680	88	1,455	1,771	2,049	1,856	1,863	2,065	1,867
89	1,322	1,608	1,861	1,686	1,692	1,874	1,695	89	1,469	1,787	2,067	1,873	1,880	2,083	1,884
90	1,334	1,622	1,875	1,700	1,707	1,888	1,709	90	1,482	1,802	2,083	1,890	1,896	2,098	1,900
91	1,344	1,635	1,889	1,714	1,720	1,900	1,723	91	1,493	1,816	2,098	1,904	1,911	2,111	1,914
92	1,353	1,646	1,900	1,726	1,732	1,912	1,735	92	1,504	1,829	2,111	1,918	1,925	2,123	1,928
93	1,363	1,657	1,911	1,737	1,743	1,922	1,747	93	1,514	1,841	2,123	1,930	1,937	2,135	1,941
94	1,371	1,668	1,920	1,748	1,755	1,931	1,758	94	1,523	1,853	2,134	1,943	1,950	2,145	1,953
95	1,379	1,678	1,928	1,759	1,765	1,938	1,768	95	1,533	1,864	2,142	1,954	1,962	2,153	1,964
96	1,386	1,686	1,935	1,768	1,775	1,945	1,777	96	1,540	1,873	2,150	1,964	1,972	2,162	1,975
97	1,392	1,693	1,941	1,775	1,782	1,952	1,785	97	1,546	1,881	2,156	1,972	1,980	2,168	1,983
98	1,397	1,699	1,946	1,782	1,788	1,958	1,791	98	1,552	1,888	2,162	1,979	1,986	2,175	1,990
99	1,400	1,703	1,949	1,785	1,792	1,960	1,795	99	1,556	1,892	2,166	1,984	1,992	2,179	1,994

(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 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:  
 ALL EXCEPT 503, 509, 528, 507, 510, 511, 516, 526, 527**

**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	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	657	798	908	838	841	946	842	65	730	888	1,009	930	934	1,051	936
66	657	798	908	838	841	946	842	66	730	888	1,009	930	934	1,051	936
67	688	838	954	879	882	988	883	67	765	931	1,060	976	979	1,097	981
68	720	875	996	918	922	1,027	923	68	800	973	1,107	1,020	1,024	1,142	1,026
69	751	913	1,040	957	961	1,068	963	69	834	1,014	1,155	1,063	1,067	1,187	1,070
70	781	950	1,083	996	1,000	1,111	1,002	70	868	1,056	1,204	1,107	1,111	1,234	1,113
71	811	986	1,127	1,034	1,038	1,156	1,040	71	901	1,096	1,253	1,149	1,153	1,284	1,156
72	841	1,023	1,173	1,073	1,076	1,201	1,078	72	934	1,137	1,303	1,191	1,196	1,334	1,198
73	870	1,058	1,218	1,110	1,113	1,247	1,116	73	966	1,176	1,354	1,233	1,237	1,386	1,240
74	899	1,093	1,261	1,147	1,151	1,289	1,153	74	999	1,215	1,401	1,274	1,279	1,432	1,281
75	928	1,128	1,303	1,183	1,187	1,330	1,189	75	1,030	1,254	1,448	1,314	1,319	1,478	1,321
76	955	1,162	1,342	1,218	1,223	1,368	1,224	76	1,061	1,291	1,491	1,354	1,358	1,520	1,361
77	982	1,194	1,380	1,253	1,257	1,404	1,259	77	1,091	1,327	1,533	1,391	1,397	1,560	1,399
78	1,008	1,227	1,416	1,286	1,291	1,438	1,293	78	1,120	1,363	1,573	1,428	1,435	1,599	1,437
79	1,032	1,255	1,450	1,316	1,321	1,471	1,323	79	1,147	1,394	1,611	1,461	1,468	1,635	1,470
80	1,054	1,282	1,481	1,344	1,350	1,502	1,351	80	1,171	1,425	1,645	1,494	1,499	1,669	1,502
81	1,075	1,308	1,511	1,371	1,377	1,530	1,379	81	1,195	1,453	1,679	1,524	1,529	1,700	1,532
82	1,095	1,332	1,539	1,396	1,401	1,557	1,404	82	1,217	1,480	1,710	1,552	1,558	1,730	1,560
83	1,113	1,354	1,565	1,420	1,425	1,582	1,428	83	1,237	1,505	1,739	1,577	1,583	1,757	1,585
84	1,130	1,374	1,590	1,441	1,446	1,605	1,448	84	1,255	1,527	1,767	1,601	1,607	1,783	1,609
85	1,146	1,394	1,613	1,461	1,467	1,627	1,469	85	1,274	1,548	1,793	1,624	1,630	1,807	1,632
86	1,161	1,412	1,634	1,481	1,486	1,646	1,489	86	1,291	1,569	1,816	1,645	1,652	1,829	1,654
87	1,174	1,428	1,652	1,498	1,503	1,665	1,505	87	1,304	1,587	1,836	1,664	1,670	1,850	1,673
88	1,187	1,444	1,670	1,513	1,519	1,683	1,522	88	1,318	1,604	1,856	1,682	1,688	1,870	1,691
89	1,197	1,457	1,686	1,527	1,533	1,698	1,535	89	1,331	1,619	1,873	1,697	1,703	1,887	1,706
90	1,208	1,469	1,699	1,540	1,546	1,710	1,548	90	1,342	1,632	1,887	1,712	1,718	1,900	1,721
91	1,217	1,481	1,711	1,552	1,558	1,721	1,561	91	1,352	1,645	1,900	1,725	1,731	1,913	1,734
92	1,226	1,491	1,721	1,563	1,569	1,732	1,572	92	1,362	1,657	1,913	1,737	1,744	1,923	1,746
93	1,234	1,501	1,731	1,574	1,579	1,741	1,582	93	1,371	1,668	1,923	1,749	1,755	1,934	1,758
94	1,242	1,511	1,739	1,584	1,590	1,749	1,592	94	1,380	1,679	1,933	1,760	1,766	1,943	1,769
95	1,249	1,520	1,746	1,593	1,599	1,756	1,602	95	1,388	1,689	1,940	1,770	1,777	1,950	1,779
96	1,256	1,528	1,753	1,602	1,608	1,762	1,610	96	1,395	1,697	1,947	1,779	1,786	1,958	1,789
97	1,261	1,534	1,758	1,608	1,614	1,768	1,617	97	1,401	1,704	1,953	1,786	1,793	1,964	1,796
98	1,265	1,539	1,763	1,614	1,619	1,773	1,622	98	1,406	1,710	1,959	1,793	1,799	1,970	1,803
99	1,268	1,542	1,766	1,617	1,623	1,776	1,626	99	1,409	1,714	1,962	1,797	1,804	1,974	1,806

(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 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:  
 503, 509, 528**

**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	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	981	1,193	1,356	1,251	1,255	1,413	1,257	65	1,090	1,326	1,506	1,390	1,395	1,570	1,397
66	981	1,193	1,356	1,251	1,255	1,413	1,257	66	1,090	1,326	1,506	1,390	1,395	1,570	1,397
67	1,029	1,251	1,425	1,312	1,317	1,475	1,319	67	1,143	1,390	1,583	1,457	1,463	1,639	1,465
68	1,075	1,308	1,488	1,371	1,377	1,535	1,379	68	1,195	1,453	1,653	1,524	1,529	1,705	1,532
69	1,121	1,364	1,552	1,430	1,435	1,596	1,437	69	1,246	1,515	1,724	1,588	1,594	1,773	1,597
70	1,167	1,419	1,617	1,488	1,493	1,659	1,496	70	1,296	1,577	1,797	1,653	1,659	1,844	1,662
71	1,211	1,473	1,684	1,545	1,551	1,726	1,553	71	1,346	1,637	1,871	1,716	1,723	1,918	1,726
72	1,256	1,528	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	1,299	1,580	1,819	1,657	1,663	1,863	1,666	73	1,444	1,756	2,022	1,841	1,848	2,070	1,851
74	1,343	1,633	1,883	1,712	1,719	1,925	1,722	74	1,492	1,815	2,093	1,903	1,910	2,139	1,913
75	1,385	1,685	1,946	1,767	1,773	1,986	1,776	75	1,539	1,872	2,162	1,963	1,970	2,207	1,973
76	1,427	1,735	2,004	1,819	1,826	2,043	1,829	76	1,585	1,928	2,227	2,021	2,029	2,270	2,032
77	1,467	1,784	2,061	1,871	1,878	2,097	1,881	77	1,630	1,982	2,290	2,078	2,086	2,330	2,090
78	1,506	1,832	2,115	1,920	1,928	2,148	1,931	78	1,673	2,035	2,350	2,134	2,142	2,387	2,145
79	1,541	1,874	2,165	1,965	1,972	2,198	1,975	79	1,712	2,082	2,406	2,183	2,191	2,442	2,195
80	1,574	1,915	2,212	2,008	2,015	2,242	2,019	80	1,749	2,128	2,457	2,231	2,239	2,492	2,243
81	1,606	1,953	2,256	2,048	2,056	2,285	2,059	81	1,784	2,170	2,507	2,276	2,284	2,539	2,288
82	1,635	1,989	2,299	2,085	2,093	2,326	2,097	82	1,817	2,210	2,554	2,317	2,326	2,584	2,330
83	1,662	2,022	2,338	2,120	2,128	2,362	2,132	83	1,847	2,247	2,598	2,356	2,365	2,624	2,368
84	1,687	2,053	2,375	2,152	2,160	2,396	2,164	84	1,875	2,281	2,639	2,391	2,400	2,662	2,404
85	1,711	2,082	2,410	2,182	2,191	2,429	2,194	85	1,902	2,313	2,677	2,425	2,434	2,699	2,438
86	1,734	2,109	2,440	2,212	2,220	2,459	2,224	86	1,927	2,344	2,711	2,457	2,467	2,732	2,471
87	1,754	2,133	2,468	2,237	2,245	2,486	2,249	87	1,949	2,370	2,743	2,485	2,494	2,762	2,499
88	1,772	2,156	2,495	2,260	2,269	2,514	2,272	88	1,969	2,395	2,772	2,511	2,521	2,793	2,525
89	1,789	2,176	2,517	2,281	2,290	2,536	2,293	89	1,987	2,417	2,797	2,534	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	2,327	2,571	2,331	91	2,020	2,457	2,839	2,576	2,586	2,856	2,590
92	1,831	2,227	2,571	2,335	2,344	2,586	2,348	92	2,034	2,475	2,856	2,594	2,604	2,873	2,609
93	1,843	2,242	2,585	2,350	2,359	2,600	2,363	93	2,048	2,491	2,872	2,611	2,621	2,889	2,626
94	1,855	2,256	2,598	2,366	2,374	2,612	2,378	94	2,061	2,507	2,887	2,628	2,638	2,902	2,643
95	1,866	2,270	2,609	2,379	2,388	2,622	2,392	95	2,073	2,522	2,898	2,644	2,654	2,913	2,658
96	1,876	2,281	2,618	2,392	2,401	2,632	2,405	96	2,084	2,535	2,909	2,658	2,668	2,924	2,672
97	1,883	2,291	2,626	2,402	2,411	2,640	2,415	97	2,092	2,545	2,918	2,668	2,679	2,933	2,683
98	1,890	2,299	2,633	2,410	2,419	2,648	2,423	98	2,100	2,554	2,925	2,678	2,688	2,943	2,692
99	1,894	2,304	2,637	2,415	2,425	2,652	2,429	99	2,104	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

**FAMILY LIFE INSURANCE COMPANY  
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS  
 RATES EFFECTIVE 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:  
 507, 510, 511, 516, 526, 527**

**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	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	834	1,014	1,153	1,063	1,067	1,201	1,068	65	927	1,127	1,280	1,182	1,186	1,335	1,187
66	834	1,014	1,153	1,063	1,067	1,201	1,068	66	927	1,127	1,280	1,182	1,186	1,335	1,187
67	875	1,063	1,211	1,115	1,119	1,254	1,121	67	972	1,182	1,346	1,238	1,244	1,393	1,245
68	914	1,112	1,265	1,165	1,170	1,305	1,172	68	1,016	1,235	1,405	1,295	1,300	1,449	1,302
69	953	1,159	1,319	1,216	1,220	1,357	1,221	69	1,059	1,288	1,465	1,350	1,355	1,507	1,357
70	992	1,206	1,374	1,265	1,269	1,410	1,272	70	1,102	1,340	1,527	1,405	1,410	1,567	1,413
71	1,029	1,252	1,431	1,313	1,318	1,467	1,320	71	1,144	1,391	1,590	1,459	1,465	1,630	1,467
72	1,068	1,299	1,488	1,362	1,367	1,525	1,369	72	1,186	1,442	1,654	1,512	1,518	1,694	1,521
73	1,104	1,343	1,546	1,408	1,414	1,584	1,416	73	1,227	1,493	1,719	1,565	1,571	1,760	1,573
74	1,142	1,388	1,601	1,455	1,461	1,636	1,464	74	1,268	1,543	1,779	1,618	1,624	1,818	1,626
75	1,177	1,432	1,654	1,502	1,507	1,688	1,510	75	1,308	1,591	1,838	1,669	1,675	1,876	1,677
76	1,213	1,475	1,703	1,546	1,552	1,737	1,555	76	1,347	1,639	1,893	1,718	1,725	1,930	1,727
77	1,247	1,516	1,752	1,590	1,596	1,782	1,599	77	1,386	1,685	1,947	1,766	1,773	1,981	1,777
78	1,280	1,557	1,798	1,632	1,639	1,826	1,641	78	1,422	1,730	1,998	1,814	1,821	2,029	1,823
79	1,310	1,593	1,840	1,670	1,676	1,868	1,679	79	1,455	1,770	2,045	1,856	1,862	2,076	1,866
80	1,338	1,628	1,880	1,707	1,713	1,906	1,716	80	1,487	1,809	2,088	1,896	1,903	2,118	1,907
81	1,365	1,660	1,918	1,741	1,748	1,942	1,750	81	1,516	1,845	2,131	1,935	1,941	2,158	1,945
82	1,390	1,691	1,954	1,772	1,779	1,977	1,782	82	1,544	1,879	2,171	1,969	1,977	2,196	1,981
83	1,413	1,719	1,987	1,802	1,809	2,008	1,812	83	1,570	1,910	2,208	2,003	2,010	2,230	2,013
84	1,434	1,745	2,019	1,829	1,836	2,037	1,839	84	1,594	1,939	2,243	2,032	2,040	2,263	2,043
85	1,454	1,770	2,049	1,855	1,862	2,065	1,865	85	1,617	1,966	2,275	2,061	2,069	2,294	2,072
86	1,474	1,793	2,074	1,880	1,887	2,090	1,890	86	1,638	1,992	2,304	2,088	2,097	2,322	2,100
87	1,491	1,813	2,098	1,901	1,908	2,113	1,912	87	1,657	2,015	2,332	2,112	2,120	2,348	2,124
88	1,506	1,833	2,121	1,921	1,929	2,137	1,931	88	1,674	2,036	2,356	2,134	2,143	2,374	2,146
89	1,521	1,850	2,139	1,939	1,947	2,156	1,949	89	1,689	2,054	2,377	2,154	2,162	2,395	2,166
90	1,533	1,865	2,156	1,955	1,963	2,171	1,966	90	1,703	2,072	2,396	2,173	2,181	2,412	2,185
91	1,545	1,879	2,172	1,970	1,978	2,185	1,981	91	1,717	2,088	2,413	2,190	2,198	2,428	2,202
92	1,556	1,893	2,185	1,985	1,992	2,198	1,996	92	1,729	2,104	2,428	2,205	2,213	2,442	2,218
93	1,567	1,906	2,197	1,998	2,005	2,210	2,009	93	1,741	2,117	2,441	2,219	2,228	2,456	2,232
94	1,577	1,918	2,208	2,011	2,018	2,220	2,021	94	1,752	2,131	2,454	2,234	2,242	2,467	2,247
95	1,586	1,930	2,218	2,022	2,030	2,229	2,033	95	1,762	2,144	2,463	2,247	2,256	2,476	2,259
96	1,595	1,939	2,225	2,033	2,041	2,237	2,044	96	1,771	2,155	2,473	2,259	2,268	2,485	2,271
97	1,601	1,947	2,232	2,042	2,049	2,244	2,053	97	1,778	2,163	2,480	2,268	2,277	2,493	2,281
98	1,607	1,954	2,238	2,049	2,056	2,251	2,060	98	1,785	2,171	2,486	2,276	2,285	2,502	2,288
99	1,610	1,958	2,241	2,053	2,061	2,254	2,065	99	1,788	2,176	2,491	2,281	2,290	2,505	2,293

(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 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:  
 ALL EXCEPT 503, 509, 528, 507, 510, 511, 516, 526, 527**

**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	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	755	919	1,044	963	966	1,088	968	65	839	1,021	1,160	1,070	1,074	1,209	1,076
66	755	919	1,044	963	966	1,088	968	66	839	1,021	1,160	1,070	1,074	1,209	1,076
67	792	963	1,097	1,010	1,014	1,136	1,016	67	880	1,070	1,219	1,122	1,127	1,262	1,128
68	828	1,007	1,146	1,056	1,060	1,182	1,062	68	920	1,119	1,273	1,173	1,177	1,313	1,180
69	863	1,050	1,195	1,101	1,105	1,229	1,106	69	959	1,167	1,327	1,223	1,227	1,365	1,230
70	899	1,093	1,245	1,146	1,150	1,277	1,152	70	998	1,214	1,384	1,273	1,277	1,420	1,280
71	932	1,134	1,297	1,190	1,194	1,329	1,196	71	1,036	1,260	1,441	1,321	1,327	1,477	1,329
72	967	1,177	1,348	1,234	1,238	1,381	1,240	72	1,074	1,307	1,498	1,370	1,375	1,535	1,378
73	1,000	1,217	1,401	1,276	1,281	1,435	1,283	73	1,112	1,352	1,557	1,418	1,423	1,594	1,425
74	1,034	1,257	1,450	1,318	1,324	1,482	1,326	74	1,149	1,398	1,612	1,465	1,471	1,647	1,473
75	1,066	1,297	1,498	1,361	1,365	1,529	1,368	75	1,185	1,441	1,665	1,512	1,517	1,699	1,519
76	1,099	1,336	1,543	1,401	1,406	1,573	1,408	76	1,220	1,485	1,715	1,556	1,562	1,748	1,565
77	1,130	1,374	1,587	1,441	1,446	1,615	1,448	77	1,255	1,526	1,763	1,600	1,606	1,794	1,609
78	1,160	1,411	1,629	1,478	1,485	1,654	1,487	78	1,288	1,567	1,810	1,643	1,649	1,838	1,652
79	1,187	1,443	1,667	1,513	1,518	1,692	1,521	79	1,318	1,603	1,853	1,681	1,687	1,880	1,690
80	1,212	1,475	1,703	1,546	1,552	1,726	1,555	80	1,347	1,639	1,892	1,718	1,724	1,919	1,727
81	1,237	1,504	1,737	1,577	1,583	1,759	1,585	81	1,374	1,671	1,930	1,753	1,759	1,955	1,762
82	1,259	1,532	1,770	1,605	1,612	1,791	1,615	82	1,399	1,702	1,967	1,784	1,791	1,990	1,794
83	1,280	1,557	1,800	1,632	1,639	1,819	1,642	83	1,422	1,730	2,000	1,814	1,821	2,020	1,823
84	1,299	1,581	1,829	1,657	1,663	1,845	1,666	84	1,444	1,756	2,032	1,841	1,848	2,050	1,851
85	1,317	1,603	1,856	1,680	1,687	1,870	1,689	85	1,465	1,781	2,061	1,867	1,874	2,078	1,877
86	1,335	1,624	1,879	1,703	1,709	1,893	1,712	86	1,484	1,805	2,087	1,892	1,900	2,104	1,903
87	1,351	1,642	1,900	1,722	1,729	1,914	1,732	87	1,501	1,825	2,112	1,913	1,920	2,127	1,924
88	1,364	1,660	1,921	1,740	1,747	1,936	1,749	88	1,516	1,844	2,134	1,933	1,941	2,151	1,944
89	1,378	1,676	1,938	1,756	1,763	1,953	1,766	89	1,530	1,861	2,154	1,951	1,959	2,170	1,962
90	1,389	1,689	1,953	1,771	1,778	1,967	1,781	90	1,543	1,877	2,171	1,968	1,976	2,185	1,979
91	1,400	1,702	1,967	1,785	1,792	1,980	1,795	91	1,555	1,892	2,186	1,984	1,991	2,199	1,994
92	1,410	1,715	1,980	1,798	1,805	1,991	1,808	92	1,566	1,906	2,199	1,997	2,005	2,212	2,009
93	1,419	1,726	1,990	1,810	1,816	2,002	1,820	93	1,577	1,918	2,211	2,010	2,018	2,225	2,022
94	1,428	1,737	2,000	1,822	1,828	2,011	1,831	94	1,587	1,930	2,223	2,024	2,031	2,235	2,035
95	1,437	1,748	2,009	1,832	1,839	2,019	1,842	95	1,596	1,942	2,231	2,036	2,044	2,243	2,047
96	1,445	1,756	2,016	1,842	1,849	2,027	1,852	96	1,605	1,952	2,240	2,047	2,054	2,251	2,057
97	1,450	1,764	2,022	1,850	1,856	2,033	1,860	97	1,611	1,960	2,247	2,054	2,063	2,258	2,066
98	1,455	1,770	2,027	1,856	1,863	2,039	1,866	98	1,617	1,967	2,252	2,062	2,070	2,266	2,073
99	1,458	1,774	2,030	1,860	1,867	2,042	1,870	99	1,620	1,971	2,256	2,067	2,074	2,269	2,077

(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 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:  
 503, 509, 528**

**FEMALE RATES**

Attained Age	Non-Tobacco User						
	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
65	71.08	86.42	98.25	90.67	91.00	102.33	91.08
66	71.08	86.42	98.25	90.67	91.00	102.33	91.08
67	74.50	90.67	103.25	95.08	95.42	106.92	95.58
68	77.92	94.75	107.83	99.33	99.75	111.17	99.92
69	81.25	98.83	112.50	103.58	104.00	115.58	104.17
70	84.50	102.83	117.17	107.83	108.25	120.25	108.42
71	87.75	106.75	122.00	111.92	112.33	125.08	112.50
72	91.00	110.67	126.92	116.08	116.50	130.00	116.67
73	94.17	114.50	131.83	120.08	120.50	135.00	120.75
74	97.33	118.33	136.50	124.08	124.58	139.50	124.75
75	100.42	122.08	141.00	128.00	128.50	143.92	128.67
76	103.33	125.75	145.25	131.83	132.33	148.08	132.50
77	106.25	129.25	149.33	135.58	136.08	151.92	136.25
78	109.08	132.75	153.25	139.17	139.67	155.67	139.92
79	111.67	135.83	156.92	142.42	142.92	159.25	143.17
80	114.08	138.75	160.25	145.50	146.08	162.50	146.25
81	116.33	141.58	163.50	148.42	149.00	165.58	149.25
82	118.50	144.17	166.58	151.08	151.67	168.50	151.92
83	120.50	146.50	169.42	153.67	154.25	171.17	154.50
84	122.25	148.75	172.08	155.92	156.50	173.67	156.75
85	124.00	150.83	174.58	158.17	158.75	176.08	159.00
86	125.67	152.83	176.83	160.25	160.83	178.17	161.17
87	127.08	154.58	178.83	162.08	162.67	180.17	162.92
88	128.42	156.25	180.75	163.75	164.42	182.17	164.67
89	129.58	157.67	182.42	165.25	165.92	183.75	166.17
90	130.75	159.00	183.83	166.67	167.33	185.08	167.58
91	131.75	160.25	185.17	168.00	168.67	186.25	168.92
92	132.67	161.42	186.25	169.17	169.83	187.42	170.08
93	133.58	162.42	187.33	170.33	170.92	188.42	171.25
94	134.42	163.50	188.25	171.42	172.08	189.33	172.33
95	135.17	164.50	189.00	172.42	173.08	190.00	173.33
96	135.92	165.33	189.75	173.33	174.00	190.67	174.25
97	136.50	166.00	190.25	174.00	174.67	191.33	175.00
98	136.92	166.58	190.75	174.67	175.25	191.92	175.58
99	137.25	166.92	191.08	175.00	175.67	192.17	176.00

Attained Age	Standard						
	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
65	79.00	96.08	109.17	100.67	101.08	113.75	101.25
66	79.00	96.08	109.17	100.67	101.08	113.75	101.25
67	82.83	100.75	114.75	105.58	106.00	118.75	106.17
68	86.58	105.33	119.83	110.42	110.83	123.58	111.00
69	90.25	109.75	125.00	115.08	115.50	128.50	115.75
70	93.92	114.25	130.25	119.83	120.25	133.58	120.42
71	97.50	118.67	135.58	124.33	124.83	138.92	125.08
72	101.08	123.00	141.00	128.92	129.42	144.42	129.67
73	104.58	127.25	146.50	133.42	133.92	150.00	134.17
74	108.08	131.50	151.67	137.92	138.42	155.00	138.58
75	111.50	135.67	156.67	142.25	142.75	159.92	143.00
76	114.83	139.75	161.42	146.50	147.00	164.50	147.25
77	118.08	143.67	165.92	150.58	151.17	168.83	151.42
78	121.25	147.50	170.25	154.58	155.25	173.00	155.50
79	124.08	150.92	174.33	158.17	158.83	177.00	159.08
80	126.75	154.17	178.08	161.67	162.25	180.58	162.50
81	129.33	157.25	181.67	164.92	165.50	184.00	165.75
82	131.67	160.17	185.08	167.92	168.58	187.25	168.83
83	133.83	162.83	188.25	170.67	171.33	190.17	171.58
84	135.83	165.25	191.25	173.25	173.92	192.92	174.17
85	137.83	167.58	194.00	175.75	176.42	195.58	176.67
86	139.67	169.83	196.50	178.08	178.75	197.92	179.00
87	141.17	171.75	198.75	180.08	180.75	200.17	181.08
88	142.67	173.58	200.92	182.00	182.67	202.42	183.00
89	144.00	175.17	202.67	183.67	184.33	204.17	184.67
90	145.25	176.67	204.25	185.25	185.92	205.67	186.25
91	146.33	178.08	205.67	186.67	187.33	207.00	187.67
92	147.42	179.33	207.00	188.00	188.75	208.17	189.00
93	148.42	180.50	208.17	189.25	189.92	209.33	190.25
94	149.33	181.67	209.17	190.50	191.17	210.33	191.50
95	150.25	182.75	210.00	191.58	192.33	211.08	192.58
96	151.00	183.67	210.75	192.58	193.33	211.92	193.58
97	151.58	184.42	211.42	193.33	194.08	212.58	194.42
98	152.17	185.08	212.00	194.00	194.75	213.25	195.08
99	152.50	185.50	212.33	194.50	195.25	213.58	195.50

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY  
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS  
 RATES EFFECTIVE 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:  
 507, 510, 511, 516, 526, 527**

**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	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	60.42	73.42	83.50	77.08	77.33	87.00	77.42	65	67.17	81.67	92.83	85.58	85.92	96.67	86.08
66	60.42	73.42	83.50	77.08	77.33	87.00	77.42	66	67.17	81.67	92.83	85.58	85.92	96.67	86.08
67	63.33	77.08	87.75	80.83	81.08	90.92	81.25	67	70.42	85.67	97.50	89.75	90.08	100.92	90.25
68	66.25	80.50	91.67	84.42	84.75	94.50	84.92	68	73.58	89.50	101.83	93.83	94.25	105.08	94.33
69	69.08	84.00	95.67	88.08	88.42	98.25	88.58	69	76.75	93.25	106.25	97.83	98.17	109.25	98.42
70	71.83	87.42	99.58	91.67	92.00	102.25	92.17	70	79.83	97.08	110.75	101.83	102.25	113.58	102.33
71	74.58	90.75	103.67	95.17	95.50	106.33	95.67	71	82.92	100.83	115.25	105.67	106.08	118.08	106.33
72	77.33	94.08	107.92	98.67	99.00	110.50	99.17	72	85.92	104.58	119.83	109.58	110.00	122.75	110.25
73	80.08	97.33	112.08	102.08	102.42	114.75	102.67	73	88.92	108.17	124.50	113.42	113.83	127.50	114.08
74	82.75	100.58	116.00	105.50	105.92	118.58	106.00	74	91.83	111.75	128.92	117.25	117.67	131.75	117.83
75	85.33	103.75	119.83	108.83	109.25	122.33	109.33	75	94.75	115.33	133.17	120.92	121.33	135.92	121.58
76	87.83	106.92	123.50	112.08	112.50	125.83	112.67	76	97.58	118.75	137.17	124.50	124.92	139.83	125.17
77	90.33	109.83	126.92	115.25	115.67	129.17	115.83	77	100.33	122.08	141.00	128.00	128.50	143.50	128.67
78	92.75	112.83	130.25	118.33	118.75	132.33	118.92	78	103.08	125.42	144.75	131.42	132.00	147.08	132.17
79	94.92	115.50	133.42	121.08	121.50	135.33	121.67	79	105.50	128.25	148.17	134.42	135.00	150.42	135.25
80	97.00	117.92	136.25	123.67	124.17	138.17	124.33	80	107.75	131.08	151.33	137.42	137.92	153.50	138.17
81	98.92	120.33	139.00	126.17	126.67	140.75	126.83	81	109.92	133.67	154.42	140.17	140.67	156.42	140.92
82	100.75	122.58	141.58	128.42	128.92	143.25	129.17	82	111.92	136.17	157.33	142.75	143.33	159.17	143.50
83	102.42	124.50	144.00	130.58	131.08	145.50	131.33	83	113.75	138.42	160.00	145.08	145.67	161.67	145.83
84	103.92	126.42	146.25	132.50	133.00	147.58	133.25	84	115.50	140.50	162.58	147.25	147.83	164.00	148.08
85	105.42	128.25	148.42	134.42	134.92	149.67	135.17	85	117.17	142.42	164.92	149.42	149.92	166.25	150.17
86	106.83	129.92	150.33	136.25	136.75	151.42	137.00	86	118.75	144.33	167.00	151.33	151.92	168.25	152.17
87	108.00	131.42	152.00	137.75	138.25	153.17	138.50	87	120.00	146.00	168.92	153.08	153.67	170.17	153.92
88	109.17	132.83	153.67	139.17	139.75	154.83	140.00	88	121.25	147.58	170.75	154.67	155.25	172.08	155.58
89	110.17	134.00	155.08	140.50	141.00	156.17	141.25	89	122.42	148.92	172.25	156.08	156.67	173.58	157.00
90	111.17	135.17	156.25	141.67	142.25	157.33	142.42	90	123.50	150.17	173.58	157.50	158.00	174.83	158.33
91	112.00	136.25	157.42	142.83	143.33	158.33	143.58	91	124.42	151.33	174.83	158.67	159.25	175.92	159.50
92	112.75	137.17	158.33	143.83	144.33	159.33	144.58	92	125.33	152.42	175.92	159.83	160.42	176.92	160.67
93	113.58	138.08	159.25	144.75	145.25	160.17	145.58	93	126.17	153.42	176.92	160.83	161.42	177.92	161.75
94	114.25	139.00	160.00	145.67	146.25	160.92	146.50	94	126.92	154.42	177.83	161.92	162.50	178.75	162.75
95	114.92	139.83	160.67	146.58	147.08	161.50	147.33	95	127.75	155.33	178.50	162.83	163.50	179.42	163.67
96	115.50	140.50	161.25	147.33	147.92	162.08	148.08	96	128.33	156.08	179.17	163.67	164.33	180.17	164.58
97	116.00	141.08	161.75	147.92	148.50	162.67	148.75	97	128.83	156.75	179.67	164.33	165.00	180.67	165.25
98	116.42	141.58	162.17	148.50	149.00	163.17	149.25	98	129.33	157.33	180.17	164.92	165.50	181.25	165.83
99	116.67	141.92	162.42	148.75	149.33	163.33	149.58	99	129.67	157.67	180.50	165.33	166.00	181.58	166.17

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:**  
**ALL EXCEPT 503, 509, 528, 507, 510, 511, 516, 526, 527**

**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	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	54.75	66.50	75.67	69.83	70.08	78.83	70.17	65	60.83	74.00	84.08	77.50	77.83	87.58	78.00
66	54.75	66.50	75.67	69.83	70.08	78.83	70.17	66	60.83	74.00	84.08	77.50	77.83	87.58	78.00
67	57.33	69.83	79.50	73.25	73.50	82.33	73.58	67	63.75	77.58	88.33	81.33	81.58	91.42	81.75
68	60.00	72.92	83.00	76.50	76.83	85.58	76.92	68	66.67	81.08	92.25	85.00	85.33	95.17	85.50
69	62.58	76.08	86.67	79.75	80.08	89.00	80.25	69	69.50	84.50	96.25	88.58	88.92	98.92	89.17
70	65.08	79.17	90.25	83.00	83.33	92.58	83.50	70	72.33	88.00	100.33	92.25	92.58	102.83	92.75
71	67.58	82.17	93.92	86.17	86.50	96.33	86.67	71	75.08	91.33	104.42	95.75	96.08	107.00	96.33
72	70.08	85.25	97.75	89.42	89.67	100.08	89.83	72	77.83	94.75	108.58	99.25	99.67	111.17	99.83
73	72.50	88.17	101.50	92.50	92.75	103.92	93.00	73	80.50	98.00	112.83	102.75	103.08	115.50	103.33
74	74.92	91.08	105.08	95.58	95.92	107.42	96.08	74	83.25	101.25	116.75	106.17	106.58	119.33	106.75
75	77.33	94.00	108.58	98.58	98.92	110.83	99.08	75	85.83	104.50	120.67	109.50	109.92	123.17	110.08
76	79.58	96.83	111.83	101.50	101.92	114.00	102.00	76	88.42	107.58	124.25	112.83	113.17	126.67	113.42
77	81.83	99.50	115.00	104.42	104.75	117.00	104.92	77	90.92	110.58	127.75	115.92	116.42	130.00	116.58
78	84.00	102.25	118.00	107.17	107.58	119.83	107.75	78	93.33	113.58	131.08	119.00	119.58	133.25	119.75
79	86.00	104.58	120.83	109.67	110.08	122.58	110.25	79	95.58	116.17	134.25	121.75	122.33	136.25	122.50
80	87.83	106.83	123.42	112.00	112.50	125.17	112.58	80	97.58	118.75	137.08	124.50	124.92	139.08	125.17
81	89.58	109.00	125.92	114.25	114.75	127.50	114.92	81	99.58	121.08	139.92	127.00	127.42	141.67	127.67
82	91.25	111.00	128.25	116.33	116.75	129.75	117.00	82	101.42	123.33	142.50	129.33	129.83	144.17	130.00
83	92.75	112.83	130.42	118.33	118.75	131.83	119.00	83	103.08	125.42	144.92	131.42	131.92	146.42	132.08
84	94.17	114.50	132.50	120.08	120.50	133.75	120.67	84	104.58	127.25	147.25	133.42	133.92	148.58	134.08
85	95.50	116.17	134.42	121.75	122.25	135.58	122.42	85	106.17	129.00	149.42	135.33	135.83	150.58	136.00
86	96.75	117.67	136.17	123.42	123.83	137.17	124.08	86	107.58	130.75	151.33	137.08	137.67	152.42	137.83
87	97.83	119.00	137.67	124.83	125.25	138.75	125.42	87	108.67	132.25	153.00	138.67	139.17	154.17	139.42
88	98.92	120.33	139.17	126.08	126.58	140.25	126.83	88	109.83	133.67	154.67	140.17	140.67	155.83	140.92
89	99.75	121.42	140.50	127.25	127.75	141.50	127.92	89	110.92	134.92	156.08	141.42	141.92	157.25	142.17
90	100.67	122.42	141.58	128.33	128.83	142.50	129.00	90	111.83	136.00	157.25	142.67	143.17	158.33	143.42
91	101.42	123.42	142.58	129.33	129.83	143.42	130.08	91	112.67	137.08	158.33	143.75	144.25	159.42	144.50
92	102.17	124.25	143.42	130.25	130.75	144.33	131.00	92	113.50	138.08	159.42	144.75	145.33	160.25	145.50
93	102.83	125.08	144.25	131.17	131.58	145.08	131.83	93	114.25	139.00	160.25	145.75	146.25	161.17	146.50
94	103.50	125.92	144.92	132.00	132.50	145.75	132.67	94	115.00	139.92	161.08	146.67	147.17	161.92	147.42
95	104.08	126.67	145.50	132.75	133.25	146.33	133.50	95	115.67	140.75	161.67	147.50	148.08	162.50	148.25
96	104.67	127.33	146.08	133.50	134.00	146.83	134.17	96	116.25	141.42	162.25	148.25	148.83	163.17	149.08
97	105.08	127.83	146.50	134.00	134.50	147.33	134.75	97	116.75	142.00	162.75	148.83	149.42	163.67	149.67
98	105.42	128.25	146.92	134.50	134.92	147.75	135.17	98	117.17	142.50	163.25	149.42	149.92	164.17	150.25
99	105.67	128.50	147.17	134.75	135.25	148.00	135.50	99	117.42	142.83	163.50	149.75	150.33	164.50	150.50

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY  
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS  
 RATES EFFECTIVE 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:  
 503, 509, 528**

**MALE RATES**

Attained Age	Non-Tobacco User						
	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
65	81.75	99.42	113.00	104.25	104.58	117.75	104.75
66	81.75	99.42	113.00	104.25	104.58	117.75	104.75
67	85.75	104.25	118.75	109.33	109.75	122.92	109.92
68	89.58	109.00	124.00	114.25	114.75	127.92	114.92
69	93.42	113.67	129.33	119.17	119.58	133.00	119.75
70	97.25	118.25	134.75	124.00	124.42	138.25	124.67
71	100.92	122.75	140.33	128.75	129.25	143.83	129.42
72	104.67	127.33	145.92	133.50	134.00	149.50	134.17
73	108.25	131.67	151.58	138.08	138.58	155.25	138.83
74	111.92	136.08	156.92	142.67	143.25	160.42	143.50
75	115.42	140.42	162.17	147.25	147.75	165.50	148.00
76	118.92	144.58	167.00	151.58	152.17	170.25	152.42
77	122.25	148.67	171.75	155.92	156.50	174.75	156.75
78	125.50	152.67	176.25	160.00	160.67	179.00	160.92
79	128.42	156.17	180.42	163.75	164.33	183.17	164.58
80	131.17	159.58	184.33	167.33	167.92	186.83	168.25
81	133.83	162.75	188.00	170.67	171.33	190.42	171.58
82	136.25	165.75	191.58	173.75	174.42	193.83	174.75
83	138.50	168.50	194.83	176.67	177.33	196.83	177.67
84	140.58	171.08	197.92	179.33	180.00	199.67	180.33
85	142.58	173.50	200.83	181.83	182.58	202.42	182.83
86	144.50	175.75	203.33	184.33	185.00	204.92	185.33
87	146.17	177.75	205.67	186.42	187.08	207.17	187.42
88	147.67	179.67	207.92	188.33	189.08	209.50	189.33
89	149.08	181.33	209.75	190.08	190.83	211.33	191.08
90	150.33	182.83	211.42	191.67	192.42	212.83	192.75
91	151.50	184.25	212.92	193.17	193.92	214.25	194.25
92	152.58	185.58	214.25	194.58	195.33	215.50	195.67
93	153.58	186.83	215.42	195.83	196.58	216.67	196.92
94	154.58	188.00	216.50	197.17	197.83	217.67	198.17
95	155.50	189.17	217.42	198.25	199.00	218.50	199.33
96	156.33	190.08	218.17	199.33	200.08	219.33	200.42
97	156.92	190.92	218.83	200.17	200.92	220.00	201.25
98	157.50	191.58	219.42	200.83	201.58	220.67	201.92
99	157.83	192.00	219.75	201.25	202.08	221.00	202.42

Attained Age	Standard						
	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
65	90.83	110.50	125.50	115.83	116.25	130.83	116.42
66	90.83	110.50	125.50	115.83	116.25	130.83	116.42
67	95.25	115.83	131.92	121.42	121.92	136.58	122.08
68	99.58	121.08	137.75	127.00	127.42	142.08	127.67
69	103.83	126.25	143.67	132.33	132.83	147.75	133.08
70	108.00	131.42	149.75	137.75	138.25	153.67	138.50
71	112.17	136.42	155.92	143.00	143.58	159.83	143.83
72	116.25	141.42	162.17	148.25	148.83	166.08	149.08
73	120.33	146.33	168.50	153.42	154.00	172.50	154.25
74	124.33	151.25	174.42	158.58	159.17	178.25	159.42
75	128.25	156.00	180.17	163.58	164.17	183.92	164.42
76	132.08	160.67	185.58	168.42	169.08	189.17	169.33
77	135.83	165.17	190.83	173.17	173.83	194.17	174.17
78	139.42	169.58	195.83	177.83	178.50	198.92	178.75
79	142.67	173.50	200.50	181.92	182.58	203.50	182.92
80	145.75	177.33	204.75	185.92	186.58	207.67	186.92
81	148.67	180.83	208.92	189.67	190.33	211.58	190.67
82	151.42	184.17	212.83	193.08	193.83	215.33	194.17
83	153.92	187.25	216.50	196.33	197.08	218.67	197.33
84	156.25	190.08	219.92	199.25	200.00	221.83	200.33
85	158.50	192.75	223.08	202.08	202.83	224.92	203.17
86	160.58	195.33	225.92	204.75	205.58	227.67	205.92
87	162.42	197.50	228.58	207.08	207.83	230.17	208.25
88	164.08	199.58	231.00	209.25	210.08	232.75	210.42
89	165.58	201.42	233.08	211.17	212.00	234.83	212.33
90	167.00	203.17	234.92	213.00	213.83	236.50	214.17
91	168.33	204.75	236.58	214.67	215.50	238.00	215.83
92	169.50	206.25	238.00	216.17	217.00	239.42	217.42
93	170.67	207.58	239.33	217.58	218.42	240.75	218.83
94	171.75	208.92	240.58	219.00	219.83	241.83	220.25
95	172.75	210.17	241.50	220.33	221.17	242.75	221.50
96	173.67	211.25	242.42	221.50	222.33	243.67	222.67
97	174.33	212.08	243.17	222.33	223.25	244.42	223.58
98	175.00	212.83	243.75	223.17	224.00	245.25	224.33
99	175.33	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 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:**  
**507, 510, 511, 516, 526, 527**

**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	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	69.50	84.50	96.08	88.58	88.92	100.08	89.00	65	77.25	93.92	106.67	98.50	98.83	111.25	98.92
66	69.50	84.50	96.08	88.58	88.92	100.08	89.00	66	77.25	93.92	106.67	98.50	98.83	111.25	98.92
67	72.92	88.58	100.92	92.92	93.25	104.50	93.42	67	81.00	98.50	112.17	103.17	103.67	116.08	103.75
68	76.17	92.67	105.42	97.08	97.50	108.75	97.67	68	84.67	102.92	117.08	107.92	108.33	120.75	108.50
69	79.42	96.58	109.92	101.33	101.67	113.08	101.75	69	88.25	107.33	122.08	112.50	112.92	125.58	113.08
70	82.67	100.50	114.50	105.42	105.75	117.50	106.00	70	91.83	111.67	127.25	117.08	117.50	130.58	117.75
71	85.75	104.33	119.25	109.42	109.83	122.25	110.00	71	95.33	115.92	132.50	121.58	122.08	135.83	122.25
72	89.00	108.25	124.00	113.50	113.92	127.08	114.08	72	98.83	120.17	137.83	126.00	126.50	141.17	126.75
73	92.00	111.92	128.83	117.33	117.83	132.00	118.00	73	102.25	124.42	143.25	130.42	130.92	146.67	131.08
74	95.17	115.67	133.42	121.25	121.75	136.33	122.00	74	105.67	128.58	148.25	134.83	135.33	151.50	135.50
75	98.08	119.33	137.83	125.17	125.58	140.67	125.83	75	109.00	132.58	153.17	139.08	139.58	156.33	139.75
76	101.08	122.92	141.92	128.83	129.33	144.75	129.58	76	112.25	136.58	157.75	143.17	143.75	160.83	143.92
77	103.92	126.33	146.00	132.50	133.00	148.50	133.25	77	115.50	140.42	162.25	147.17	147.75	165.08	148.08
78	106.67	129.75	149.83	136.00	136.58	152.17	136.75	78	118.50	144.17	166.50	151.17	151.75	169.08	151.92
79	109.17	132.75	153.33	139.17	139.67	155.67	139.92	79	121.25	147.50	170.42	154.67	155.17	173.00	155.50
80	111.50	135.67	156.67	142.25	142.75	158.83	143.00	80	123.92	150.75	174.00	158.00	158.58	176.50	158.92
81	113.75	138.33	159.83	145.08	145.67	161.83	145.83	81	126.33	153.75	177.58	161.25	161.75	179.83	162.08
82	115.83	140.92	162.83	147.67	148.25	164.75	148.50	82	128.67	156.58	180.92	164.08	164.75	183.00	165.08
83	117.75	143.25	165.58	150.17	150.75	167.33	151.00	83	130.83	159.17	184.00	166.92	167.50	185.83	167.75
84	119.50	145.42	168.25	152.42	153.00	169.75	153.25	84	132.83	161.58	186.92	169.33	170.00	188.58	170.25
85	121.17	147.50	170.75	154.58	155.17	172.08	155.42	85	134.75	163.83	189.58	171.75	172.42	191.17	172.67
86	122.83	149.42	172.83	156.67	157.25	174.17	157.50	86	136.50	166.00	192.00	174.00	174.75	193.50	175.00
87	124.25	151.08	174.83	158.42	159.00	176.08	159.33	87	138.08	167.92	194.33	176.00	176.67	195.67	177.00
88	125.50	152.75	176.75	160.08	160.75	178.08	160.92	88	139.50	169.67	196.33	177.83	178.58	197.83	178.83
89	126.75	154.17	178.25	161.58	162.25	179.67	162.42	89	140.75	171.17	198.08	179.50	180.17	199.58	180.50
90	127.75	155.42	179.67	162.92	163.58	180.92	163.83	90	141.92	172.67	199.67	181.08	181.75	201.00	182.08
91	128.75	156.58	181.00	164.17	164.83	182.08	165.08	91	143.08	174.00	201.08	182.50	183.17	202.33	183.50
92	129.67	157.75	182.08	165.42	166.00	183.17	166.33	92	144.08	175.33	202.33	183.75	184.42	203.50	184.83
93	130.58	158.83	183.08	166.50	167.08	184.17	167.42	93	145.08	176.42	203.42	184.92	185.67	204.67	186.00
94	131.42	159.83	184.00	167.58	168.17	185.00	168.42	94	146.00	177.58	204.50	186.17	186.83	205.58	187.25
95	132.17	160.83	184.83	168.50	169.17	185.75	169.42	95	146.83	178.67	205.25	187.25	188.00	206.33	188.25
96	132.92	161.58	185.42	169.42	170.08	186.42	170.33	96	147.58	179.58	206.08	188.25	189.00	207.08	189.25
97	133.42	162.25	186.00	170.17	170.75	187.00	171.08	97	148.17	180.25	206.67	189.00	189.75	207.75	190.08
98	133.92	162.83	186.50	170.75	171.33	187.58	171.67	98	148.75	180.92	207.17	189.67	190.42	208.50	190.67
99	134.17	163.17	186.75	171.08	171.75	187.83	172.08	99	149.00	181.33	207.58	190.08	190.83	208.75	191.08

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY  
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS  
 RATES EFFECTIVE 4/20/09**

**IOWA**

**FOR USE IN IOWA ZIP CODES:  
 ALL EXCEPT 503, 509, 528, 507, 510, 511, 516, 526, 527**

**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	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	62.92	76.58	87.00	80.25	80.50	90.67	80.67	65	69.92	85.08	96.67	89.17	89.50	100.75	89.67
66	62.92	76.58	87.00	80.25	80.50	90.67	80.67	66	69.92	85.08	96.67	89.17	89.50	100.75	89.67
67	66.00	80.25	91.42	84.17	84.50	94.67	84.67	67	73.33	89.17	101.58	93.50	93.92	105.17	94.00
68	69.00	83.92	95.50	88.00	88.33	98.50	88.50	68	76.67	93.25	106.08	97.75	98.08	109.42	98.33
69	71.92	87.50	99.58	91.75	92.08	102.42	92.17	69	79.92	97.25	110.58	101.92	102.25	113.75	102.50
70	74.92	91.08	103.75	95.50	95.83	106.42	96.00	70	83.17	101.17	115.33	106.08	106.42	118.33	106.67
71	77.67	94.50	108.08	99.17	99.50	110.75	99.67	71	86.33	105.00	120.08	110.08	110.58	123.08	110.75
72	80.58	98.08	112.33	102.83	103.17	115.08	103.33	72	89.50	108.92	124.83	114.17	114.58	127.92	114.83
73	83.33	101.42	116.75	106.33	106.75	119.58	106.92	73	92.67	112.67	129.75	118.17	118.58	132.83	118.75
74	86.17	104.75	120.83	109.83	110.33	123.50	110.50	74	95.75	116.50	134.33	122.08	122.58	137.25	122.75
75	88.83	108.08	124.83	113.42	113.75	127.42	114.00	75	98.75	120.08	138.75	126.00	126.42	141.58	126.58
76	91.58	111.33	128.58	116.75	117.17	131.08	117.33	76	101.67	123.75	142.92	129.67	130.17	145.67	130.42
77	94.17	114.50	132.25	120.08	120.50	134.58	120.67	77	104.58	127.17	146.92	133.33	133.83	149.50	134.08
78	96.67	117.58	135.75	123.17	123.75	137.83	123.92	78	107.33	130.58	150.83	136.92	137.42	153.17	137.67
79	98.92	120.25	138.92	126.08	126.50	141.00	126.75	79	109.83	133.58	154.42	140.08	140.58	156.67	140.83
80	101.00	122.92	141.92	128.83	129.33	143.83	129.58	80	112.25	136.58	157.67	143.17	143.67	159.92	143.92
81	103.08	125.33	144.75	131.42	131.92	146.58	132.08	81	114.50	139.25	160.83	146.08	146.58	162.92	146.83
82	104.92	127.67	147.50	133.75	134.33	149.25	134.58	82	116.58	141.83	163.92	148.67	149.25	165.83	149.50
83	106.67	129.75	150.00	136.00	136.58	151.58	136.83	83	118.50	144.17	166.67	151.17	151.75	168.33	151.92
84	108.25	131.75	152.42	138.08	138.58	153.75	138.83	84	120.33	146.33	169.33	153.42	154.00	170.83	154.25
85	109.75	133.58	154.67	140.00	140.58	155.83	140.75	85	122.08	148.42	171.75	155.58	156.17	173.17	156.42
86	111.25	135.33	156.58	141.92	142.42	157.75	142.67	86	123.67	150.42	173.92	157.67	158.33	175.33	158.58
87	112.58	136.83	158.33	143.50	144.08	159.50	144.33	87	125.08	152.08	176.00	159.42	160.00	177.25	160.33
88	113.67	138.33	160.08	145.00	145.58	161.33	145.75	88	126.33	153.67	177.83	161.08	161.75	179.25	162.00
89	114.83	139.67	161.50	146.33	146.92	162.75	147.17	89	127.50	155.08	179.50	162.58	163.25	180.83	163.50
90	115.75	140.75	162.75	147.58	148.17	163.92	148.42	90	128.58	156.42	180.92	164.00	164.67	182.08	164.92
91	116.67	141.83	163.92	148.75	149.33	165.00	149.58	91	129.58	157.67	182.17	165.33	165.92	183.25	166.17
92	117.50	142.92	165.00	149.83	150.42	165.92	150.67	92	130.50	158.83	183.25	166.42	167.08	184.33	167.42
93	118.25	143.83	165.83	150.83	151.33	166.83	151.67	93	131.42	159.83	184.25	167.50	168.17	185.42	168.50
94	119.00	144.75	166.67	151.83	152.33	167.58	152.58	94	132.25	160.83	185.25	168.67	169.25	186.25	169.58
95	119.75	145.67	167.42	152.67	153.25	168.25	153.50	95	133.00	161.83	185.92	169.67	170.33	186.92	170.58
96	120.42	146.33	168.00	153.50	154.08	168.92	154.33	96	133.75	162.67	186.67	170.58	171.17	187.58	171.42
97	120.83	147.00	168.50	154.17	154.67	169.42	155.00	97	134.25	163.33	187.25	171.17	171.92	188.17	172.17
98	121.25	147.50	168.92	154.67	155.25	169.92	155.50	98	134.75	163.92	187.67	171.83	172.50	188.83	172.75
99	121.50	147.83	169.17	155.00	155.58	170.17	155.83	99	135.00	164.25	188.00	172.25	172.83	189.08	173.08

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**