

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ISSUE AGE PREMIUMS
RATES EFFECTIVE 6/29/09

IDAHO

FOR USE IN ALL IDAHO ZIP CODES

MALE & 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	929	1,131	1,293	1,185	1,189	1,348	1,205	65	1,033	1,256	1,437	1,317	1,322	1,498	1,340
66	929	1,131	1,293	1,185	1,189	1,348	1,205	66	1,033	1,256	1,437	1,317	1,322	1,498	1,340
67	961	1,170	1,341	1,227	1,231	1,389	1,250	67	1,068	1,300	1,491	1,363	1,368	1,544	1,390
68	991	1,205	1,383	1,264	1,269	1,426	1,297	68	1,102	1,340	1,537	1,405	1,410	1,585	1,442
69	1,018	1,238	1,424	1,298	1,303	1,464	1,335	69	1,131	1,376	1,582	1,442	1,448	1,626	1,483
70	1,046	1,272	1,465	1,334	1,339	1,502	1,371	70	1,162	1,414	1,627	1,482	1,488	1,669	1,523
71	1,075	1,307	1,505	1,370	1,376	1,542	1,405	71	1,194	1,453	1,672	1,523	1,529	1,714	1,561
72	1,105	1,344	1,546	1,408	1,414	1,584	1,437	72	1,227	1,493	1,718	1,565	1,571	1,760	1,597
73	1,134	1,380	1,588	1,446	1,452	1,625	1,470	73	1,260	1,533	1,764	1,607	1,613	1,805	1,633
74	1,159	1,410	1,624	1,478	1,484	1,659	1,500	74	1,288	1,567	1,804	1,642	1,649	1,844	1,667
75	1,183	1,439	1,658	1,509	1,515	1,693	1,529	75	1,315	1,599	1,843	1,677	1,683	1,881	1,699
76	1,206	1,467	1,690	1,538	1,544	1,722	1,558	76	1,340	1,630	1,878	1,709	1,715	1,913	1,731
77	1,228	1,493	1,721	1,566	1,572	1,752	1,584	77	1,364	1,659	1,913	1,740	1,746	1,947	1,760
78	1,249	1,519	1,751	1,593	1,599	1,778	1,608	78	1,388	1,688	1,946	1,771	1,777	1,976	1,787
79	1,267	1,542	1,778	1,617	1,623	1,805	1,630	79	1,408	1,714	1,976	1,797	1,803	2,006	1,811
80	1,287	1,565	1,804	1,641	1,647	1,829	1,653	80	1,429	1,739	2,004	1,823	1,830	2,032	1,836
81	1,305	1,587	1,828	1,663	1,669	1,850	1,675	81	1,449	1,763	2,030	1,848	1,856	2,056	1,861
82	1,322	1,607	1,850	1,686	1,692	1,872	1,695	82	1,469	1,786	2,056	1,873	1,879	2,080	1,883
83	1,336	1,625	1,871	1,704	1,711	1,890	1,714	83	1,485	1,806	2,078	1,894	1,901	2,100	1,905
84	1,350	1,642	1,892	1,722	1,728	1,909	1,731	84	1,500	1,825	2,103	1,913	1,920	2,122	1,924
85	1,363	1,657	1,913	1,737	1,744	1,928	1,747	85	1,514	1,841	2,125	1,930	1,938	2,143	1,941
86	1,374	1,671	1,931	1,752	1,759	1,946	1,761	86	1,527	1,857	2,145	1,947	1,954	2,162	1,957
87	1,383	1,682	1,947	1,764	1,771	1,962	1,772	87	1,536	1,869	2,164	1,959	1,967	2,179	1,969
88	1,391	1,692	1,958	1,775	1,782	1,974	1,782	88	1,546	1,881	2,176	1,972	1,980	2,193	1,981
89	1,402	1,705	1,972	1,787	1,794	1,986	1,797	89	1,557	1,894	2,191	1,986	1,993	2,207	1,997
90	1,414	1,719	1,987	1,802	1,809	2,001	1,812	90	1,570	1,910	2,208	2,003	2,010	2,224	2,014
91	1,425	1,732	2,002	1,816	1,823	2,014	1,827	91	1,583	1,925	2,224	2,018	2,026	2,238	2,029
92	1,435	1,745	2,014	1,829	1,836	2,026	1,839	92	1,594	1,939	2,238	2,032	2,041	2,251	2,043
93	1,444	1,756	2,026	1,841	1,848	2,037	1,851	93	1,605	1,952	2,251	2,046	2,054	2,264	2,057
94	1,454	1,768	2,036	1,854	1,861	2,047	1,863	94	1,615	1,964	2,262	2,060	2,067	2,274	2,071
95	1,462	1,778	2,043	1,864	1,871	2,054	1,874	95	1,624	1,976	2,270	2,071	2,079	2,282	2,083
96	1,470	1,788	2,051	1,874	1,881	2,062	1,884	96	1,633	1,986	2,279	2,083	2,090	2,291	2,094
97	1,476	1,795	2,057	1,882	1,889	2,069	1,892	97	1,639	1,994	2,286	2,090	2,099	2,298	2,102
98	1,481	1,801	2,063	1,889	1,895	2,075	1,898	98	1,646	2,001	2,292	2,098	2,105	2,306	2,109
99	1,484	1,805	2,066	1,892	1,900	2,077	1,903	99	1,649	2,006	2,296	2,103	2,111	2,309	2,114

(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 6/29/09

IDAHO

FOR USE IN ALL IDAHO ZIP CODES

MALE & FEMALE RATES

Issue Age	Non-Tobacco User							Issue Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	77.42	94.25	107.75	98.75	99.08	112.33	100.42	65	86.08	104.67	119.75	109.75	110.17	124.83	111.67
66	77.42	94.25	107.75	98.75	99.08	112.33	100.42	66	86.08	104.67	119.75	109.75	110.17	124.83	111.67
67	80.08	97.50	111.75	102.25	102.58	115.75	104.17	67	89.00	108.33	124.25	113.58	114.00	128.67	115.83
68	82.58	100.42	115.25	105.33	105.75	118.83	108.08	68	91.83	111.67	128.08	117.08	117.50	132.08	120.17
69	84.83	103.17	118.67	108.17	108.58	122.00	111.25	69	94.25	114.67	131.83	120.17	120.67	135.50	123.58
70	87.17	106.00	122.08	111.17	111.58	125.17	114.25	70	96.83	117.83	135.58	123.50	124.00	139.08	126.92
71	89.58	108.92	125.42	114.17	114.67	128.50	117.08	71	99.50	121.08	139.33	126.92	127.42	142.83	130.08
72	92.08	112.00	128.83	117.33	117.83	132.00	119.75	72	102.25	124.42	143.17	130.42	130.92	146.67	133.08
73	94.50	115.00	132.33	120.50	121.00	135.42	122.50	73	105.00	127.75	147.00	133.92	134.42	150.42	136.08
74	96.58	117.50	135.33	123.17	123.67	138.25	125.00	74	107.33	130.58	150.33	136.83	137.42	153.67	138.92
75	98.58	119.92	138.17	125.75	126.25	141.08	127.42	75	109.58	133.25	153.58	139.75	140.25	156.75	141.58
76	100.50	122.25	140.83	128.17	128.67	143.50	129.83	76	111.67	135.83	156.50	142.42	142.92	159.42	144.25
77	102.33	124.42	143.42	130.50	131.00	146.00	132.00	77	113.67	138.25	159.42	145.00	145.50	162.25	146.67
78	104.08	126.58	145.92	132.75	133.25	148.17	134.00	78	115.67	140.67	162.17	147.58	148.08	164.67	148.92
79	105.58	128.50	148.17	134.75	135.25	150.42	135.83	79	117.33	142.83	164.67	149.75	150.25	167.17	150.92
80	107.25	130.42	150.33	136.75	137.25	152.42	137.75	80	119.08	144.92	167.00	151.92	152.50	169.33	153.00
81	108.75	132.25	152.33	138.58	139.08	154.17	139.58	81	120.75	146.92	169.17	154.00	154.67	171.33	155.08
82	110.17	133.92	154.17	140.50	141.00	156.00	141.25	82	122.42	148.83	171.33	156.08	156.58	173.33	156.92
83	111.33	135.42	155.92	142.00	142.58	157.50	142.83	83	123.75	150.50	173.17	157.83	158.42	175.00	158.75
84	112.50	136.83	157.67	143.50	144.00	159.08	144.25	84	125.00	152.08	175.25	159.42	160.00	176.83	160.33
85	113.58	138.08	159.42	144.75	145.33	160.67	145.58	85	126.17	153.42	177.08	160.83	161.50	178.58	161.75
86	114.50	139.25	160.92	146.00	146.58	162.17	146.75	86	127.25	154.75	178.75	162.25	162.83	180.17	163.08
87	115.25	140.17	162.25	147.00	147.58	163.50	147.67	87	128.00	155.75	180.33	163.25	163.92	181.58	164.08
88	115.92	141.00	163.17	147.92	148.50	164.50	148.50	88	128.83	156.75	181.33	164.33	165.00	182.75	165.08
89	116.83	142.08	164.33	148.92	149.50	165.50	149.75	89	129.75	157.83	182.58	165.50	166.08	183.92	166.42
90	117.83	143.25	165.58	150.17	150.75	166.75	151.00	90	130.83	159.17	184.00	166.92	167.50	185.33	167.83
91	118.75	144.33	166.83	151.33	151.92	167.83	152.25	91	131.92	160.42	185.33	168.17	168.83	186.50	169.08
92	119.58	145.42	167.83	152.42	153.00	168.83	153.25	92	132.83	161.58	186.50	169.33	170.08	187.58	170.25
93	120.33	146.33	168.83	153.42	154.00	169.75	154.25	93	133.75	162.67	187.58	170.50	171.17	188.67	171.42
94	121.17	147.33	169.67	154.50	155.08	170.58	155.25	94	134.58	163.67	188.50	171.67	172.25	189.50	172.58
95	121.83	148.17	170.25	155.33	155.92	171.17	156.17	95	135.33	164.67	189.17	172.58	173.25	190.17	173.58
96	122.50	149.00	170.92	156.17	156.75	171.83	157.00	96	136.08	165.50	189.92	173.58	174.17	190.92	174.50
97	123.00	149.58	171.42	156.83	157.42	172.42	157.67	97	136.58	166.17	190.50	174.17	174.92	191.50	175.17
98	123.42	150.08	171.92	157.42	157.92	172.92	158.17	98	137.17	166.75	191.00	174.83	175.42	192.17	175.75
99	123.67	150.42	172.17	157.67	158.33	173.08	158.58	99	137.42	167.17	191.33	175.25	175.92	192.42	176.17

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