

**FAMILY LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:**  
**407-409, 416-418, AND 425-427**

**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	1,458	N/A	N/A	N/A	N/A	N/A	N/A	0-64	1,621	N/A	N/A	N/A	N/A	N/A	N/A
65	836	1,016	1,155	1,066	1,070	1,203	1,071	65	929	1,130	1,284	1,184	1,189	1,338	1,191
66	836	1,016	1,155	1,066	1,070	1,203	1,071	66	929	1,130	1,284	1,184	1,189	1,338	1,191
67	876	1,066	1,214	1,118	1,122	1,257	1,124	67	974	1,185	1,349	1,242	1,247	1,397	1,249
68	916	1,114	1,268	1,168	1,173	1,307	1,175	68	1,018	1,239	1,409	1,299	1,303	1,453	1,305
69	956	1,162	1,323	1,218	1,223	1,359	1,225	69	1,061	1,291	1,470	1,353	1,358	1,511	1,361
70	994	1,209	1,378	1,268	1,273	1,414	1,275	70	1,104	1,344	1,532	1,409	1,414	1,571	1,416
71	1,032	1,255	1,435	1,316	1,321	1,471	1,323	71	1,147	1,396	1,594	1,462	1,468	1,634	1,471
72	1,070	1,301	1,493	1,365	1,370	1,529	1,372	72	1,189	1,446	1,658	1,516	1,522	1,698	1,525
73	1,107	1,347	1,550	1,412	1,417	1,588	1,420	73	1,230	1,496	1,723	1,569	1,575	1,764	1,578
74	1,145	1,392	1,605	1,459	1,465	1,641	1,467	74	1,271	1,546	1,784	1,622	1,628	1,823	1,630
75	1,181	1,436	1,658	1,505	1,511	1,692	1,513	75	1,311	1,595	1,842	1,673	1,679	1,881	1,682
76	1,215	1,479	1,708	1,550	1,556	1,741	1,558	76	1,350	1,643	1,898	1,723	1,729	1,935	1,732
77	1,250	1,520	1,756	1,594	1,600	1,787	1,602	77	1,389	1,690	1,951	1,771	1,778	1,985	1,781
78	1,283	1,561	1,802	1,637	1,642	1,831	1,645	78	1,426	1,735	2,002	1,818	1,826	2,034	1,829
79	1,313	1,597	1,845	1,675	1,681	1,873	1,684	79	1,459	1,775	2,050	1,860	1,868	2,082	1,871
80	1,342	1,632	1,885	1,711	1,718	1,911	1,720	80	1,491	1,813	2,094	1,901	1,908	2,124	1,911
81	1,368	1,665	1,923	1,745	1,752	1,947	1,755	81	1,521	1,849	2,136	1,939	1,946	2,164	1,949
82	1,394	1,695	1,959	1,777	1,784	1,982	1,787	82	1,548	1,884	2,177	1,975	1,983	2,202	1,985
83	1,417	1,723	1,992	1,807	1,814	2,013	1,817	83	1,574	1,915	2,214	2,007	2,015	2,236	2,018
84	1,438	1,749	2,024	1,834	1,840	2,042	1,843	84	1,597	1,943	2,249	2,037	2,045	2,269	2,048
85	1,458	1,774	2,053	1,860	1,867	2,071	1,870	85	1,621	1,971	2,281	2,067	2,075	2,300	2,078
86	1,478	1,797	2,080	1,885	1,891	2,095	1,895	86	1,642	1,997	2,311	2,094	2,102	2,328	2,105
87	1,495	1,818	2,103	1,906	1,913	2,119	1,916	87	1,660	2,020	2,337	2,118	2,126	2,354	2,130
88	1,510	1,838	2,126	1,926	1,934	2,142	1,936	88	1,678	2,041	2,363	2,140	2,148	2,380	2,152
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

**FAMILY LIFE INSURANCE COMPANY  
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS  
 RATES EFFECTIVE 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:  
 410 AND 411**

**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	1,384	N/A	N/A	N/A	N/A	N/A	N/A	0-64	1,538	N/A	N/A	N/A	N/A	N/A	N/A
65	793	964	1,096	1,012	1,016	1,142	1,016	65	882	1,072	1,218	1,123	1,128	1,269	1,130
66	793	964	1,096	1,012	1,016	1,142	1,016	66	882	1,072	1,218	1,123	1,128	1,269	1,130
67	831	1,012	1,152	1,061	1,065	1,193	1,067	67	924	1,124	1,281	1,178	1,183	1,325	1,185
68	870	1,057	1,203	1,109	1,113	1,241	1,115	68	966	1,176	1,337	1,232	1,237	1,379	1,239
69	907	1,103	1,256	1,156	1,161	1,290	1,163	69	1,007	1,225	1,395	1,284	1,289	1,434	1,292
70	943	1,148	1,308	1,203	1,208	1,342	1,210	70	1,048	1,275	1,454	1,337	1,342	1,491	1,344
71	979	1,191	1,362	1,249	1,254	1,396	1,256	71	1,088	1,324	1,513	1,388	1,393	1,550	1,396
72	1,016	1,235	1,416	1,295	1,300	1,451	1,302	72	1,128	1,373	1,574	1,439	1,444	1,612	1,447
73	1,051	1,278	1,471	1,340	1,345	1,507	1,348	73	1,167	1,420	1,635	1,489	1,495	1,674	1,497
74	1,086	1,321	1,523	1,385	1,390	1,557	1,392	74	1,206	1,468	1,693	1,539	1,545	1,730	1,547
75	1,121	1,362	1,574	1,428	1,434	1,606	1,436	75	1,244	1,514	1,748	1,588	1,593	1,785	1,596
76	1,153	1,403	1,621	1,471	1,477	1,653	1,479	76	1,282	1,560	1,801	1,635	1,641	1,836	1,643
77	1,186	1,442	1,667	1,513	1,519	1,695	1,521	77	1,318	1,603	1,852	1,681	1,687	1,884	1,690
78	1,217	1,481	1,710	1,553	1,559	1,737	1,561	78	1,353	1,646	1,900	1,725	1,733	1,931	1,735
79	1,246	1,516	1,751	1,589	1,595	1,777	1,598	79	1,385	1,684	1,946	1,765	1,773	1,975	1,775
80	1,273	1,548	1,788	1,624	1,630	1,814	1,632	80	1,415	1,721	1,987	1,804	1,811	2,015	1,814
81	1,298	1,580	1,825	1,656	1,663	1,848	1,666	81	1,443	1,755	2,027	1,840	1,847	2,053	1,850
82	1,322	1,609	1,859	1,686	1,693	1,880	1,695	82	1,469	1,787	2,066	1,874	1,881	2,090	1,884
83	1,345	1,635	1,891	1,715	1,721	1,910	1,724	83	1,494	1,817	2,101	1,905	1,912	2,122	1,915
84	1,364	1,660	1,920	1,740	1,747	1,938	1,749	84	1,516	1,844	2,134	1,933	1,941	2,153	1,944
85	1,384	1,683	1,948	1,765	1,772	1,965	1,774	85	1,538	1,870	2,165	1,961	1,969	2,183	1,972
86	1,402	1,706	1,973	1,788	1,795	1,988	1,799	86	1,559	1,895	2,193	1,987	1,995	2,209	1,998
87	1,418	1,725	1,996	1,809	1,815	2,011	1,818	87	1,575	1,917	2,218	2,010	2,017	2,234	2,021
88	1,433	1,744	2,017	1,827	1,835	2,033	1,838	88	1,592	1,937	2,242	2,031	2,039	2,259	2,042
89	1,446	1,760	2,036	1,844	1,852	2,051	1,854	89	1,607	1,955	2,262	2,050	2,057	2,279	2,061
90	1,459	1,774	2,052	1,860	1,867	2,066	1,870	90	1,621	1,972	2,279	2,067	2,075	2,295	2,079
91	1,470	1,788	2,066	1,875	1,882	2,079	1,885	91	1,633	1,987	2,295	2,083	2,091	2,310	2,094
92	1,481	1,801	2,079	1,888	1,895	2,092	1,898	92	1,645	2,001	2,310	2,098	2,106	2,323	2,109
93	1,491	1,813	2,091	1,901	1,907	2,103	1,911	93	1,656	2,014	2,323	2,112	2,119	2,336	2,123
94	1,500	1,825	2,101	1,913	1,920	2,113	1,923	94	1,667	2,027	2,334	2,126	2,133	2,347	2,137
95	1,508	1,836	2,109	1,924	1,932	2,120	1,934	95	1,677	2,039	2,344	2,138	2,146	2,356	2,149
96	1,517	1,845	2,118	1,934	1,942	2,128	1,945	96	1,685	2,050	2,352	2,149	2,158	2,365	2,160
97	1,523	1,853	2,123	1,942	1,949	2,135	1,953	97	1,692	2,058	2,359	2,158	2,166	2,372	2,170
98	1,528	1,859	2,129	1,949	1,956	2,142	1,960	98	1,698	2,066	2,366	2,165	2,173	2,380	2,177
99	1,532	1,863	2,132	1,953	1,960	2,145	1,964	99	1,702	2,070	2,370	2,171	2,179	2,384	2,182

(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 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:  
 ALL EXCEPT 407-411, 416-418, AND 425-427**

**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	1,309	N/A	N/A	N/A	N/A	N/A	N/A	0-64	1,456	N/A	N/A	N/A	N/A	N/A	N/A
65	751	913	1,038	957	961	1,081	962	65	834	1,015	1,153	1,063	1,067	1,201	1,069
66	751	913	1,038	957	961	1,081	962	66	834	1,015	1,153	1,063	1,067	1,201	1,069
67	787	957	1,090	1,004	1,008	1,129	1,009	67	875	1,064	1,212	1,115	1,119	1,254	1,121
68	823	1,001	1,139	1,049	1,053	1,174	1,055	68	914	1,112	1,265	1,166	1,170	1,305	1,172
69	858	1,044	1,188	1,094	1,098	1,221	1,100	69	953	1,159	1,320	1,215	1,220	1,357	1,222
70	892	1,086	1,237	1,139	1,143	1,270	1,145	70	992	1,206	1,375	1,265	1,270	1,411	1,272
71	927	1,127	1,288	1,182	1,186	1,321	1,188	71	1,030	1,253	1,432	1,313	1,318	1,467	1,321
72	961	1,169	1,340	1,226	1,230	1,373	1,232	72	1,067	1,299	1,489	1,361	1,367	1,525	1,369
73	994	1,209	1,392	1,268	1,272	1,426	1,275	73	1,104	1,344	1,547	1,409	1,414	1,584	1,417
74	1,028	1,250	1,441	1,310	1,316	1,473	1,317	74	1,141	1,389	1,602	1,456	1,462	1,637	1,463
75	1,060	1,289	1,489	1,352	1,357	1,520	1,359	75	1,177	1,433	1,654	1,502	1,507	1,689	1,510
76	1,091	1,328	1,534	1,392	1,397	1,564	1,399	76	1,213	1,476	1,705	1,547	1,552	1,737	1,555
77	1,122	1,365	1,577	1,432	1,437	1,604	1,439	77	1,247	1,517	1,752	1,590	1,596	1,783	1,599
78	1,152	1,402	1,618	1,470	1,475	1,644	1,478	78	1,280	1,558	1,798	1,632	1,639	1,827	1,642
79	1,179	1,434	1,657	1,504	1,509	1,682	1,512	79	1,310	1,594	1,841	1,670	1,677	1,869	1,680
80	1,205	1,465	1,692	1,536	1,543	1,716	1,544	80	1,338	1,628	1,881	1,707	1,713	1,907	1,716
81	1,228	1,495	1,727	1,567	1,573	1,749	1,576	81	1,366	1,661	1,918	1,742	1,748	1,943	1,750
82	1,251	1,522	1,759	1,595	1,602	1,779	1,604	82	1,390	1,691	1,954	1,773	1,780	1,977	1,783
83	1,272	1,547	1,789	1,623	1,629	1,808	1,632	83	1,413	1,720	1,988	1,802	1,809	2,008	1,812
84	1,291	1,571	1,817	1,646	1,653	1,834	1,655	84	1,434	1,745	2,020	1,830	1,837	2,037	1,839
85	1,309	1,593	1,844	1,670	1,676	1,859	1,679	85	1,456	1,770	2,049	1,856	1,863	2,065	1,866
86	1,327	1,614	1,867	1,692	1,698	1,881	1,702	86	1,475	1,793	2,075	1,881	1,888	2,090	1,890
87	1,342	1,632	1,888	1,712	1,718	1,903	1,720	87	1,491	1,814	2,099	1,902	1,909	2,114	1,912
88	1,356	1,650	1,909	1,729	1,736	1,924	1,739	88	1,507	1,833	2,122	1,922	1,929	2,138	1,932
89	1,368	1,665	1,926	1,745	1,752	1,940	1,755	89	1,521	1,850	2,140	1,940	1,947	2,156	1,950
90	1,381	1,679	1,941	1,760	1,767	1,954	1,770	90	1,534	1,866	2,157	1,956	1,963	2,172	1,967
91	1,391	1,692	1,955	1,774	1,781	1,967	1,784	91	1,545	1,881	2,172	1,971	1,978	2,186	1,982
92	1,401	1,705	1,967	1,786	1,793	1,979	1,796	92	1,557	1,894	2,186	1,985	1,993	2,198	1,996
93	1,411	1,715	1,978	1,799	1,805	1,990	1,808	93	1,567	1,906	2,198	1,998	2,006	2,211	2,009
94	1,419	1,727	1,988	1,810	1,817	1,999	1,820	94	1,577	1,918	2,209	2,012	2,019	2,221	2,022
95	1,427	1,737	1,996	1,821	1,828	2,006	1,830	95	1,587	1,930	2,218	2,023	2,031	2,229	2,034
96	1,435	1,746	2,004	1,830	1,837	2,013	1,840	96	1,595	1,940	2,226	2,034	2,042	2,238	2,044
97	1,441	1,753	2,009	1,837	1,844	2,020	1,848	97	1,601	1,947	2,233	2,042	2,050	2,245	2,053
98	1,446	1,759	2,014	1,844	1,851	2,027	1,854	98	1,607	1,954	2,239	2,049	2,057	2,252	2,060
99	1,449	1,763	2,018	1,848	1,855	2,029	1,859	99	1,610	1,959	2,242	2,054	2,062	2,255	2,064

(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 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:**  
**407-409, 416-418, AND 425-427**

**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	1,677	N/A	N/A	N/A	N/A	N/A	N/A	0-64	1,864	N/A	N/A	N/A	N/A	N/A	N/A
65	961	1,169	1,329	1,226	1,230	1,385	1,232	65	1,068	1,299	1,476	1,362	1,367	1,539	1,369
66	961	1,169	1,329	1,226	1,230	1,385	1,232	66	1,068	1,299	1,476	1,362	1,367	1,539	1,369
67	1,008	1,226	1,397	1,286	1,291	1,446	1,293	67	1,120	1,362	1,551	1,428	1,434	1,606	1,436
68	1,054	1,282	1,458	1,344	1,349	1,504	1,351	68	1,171	1,424	1,620	1,494	1,498	1,671	1,501
69	1,099	1,337	1,521	1,401	1,406	1,564	1,408	69	1,221	1,485	1,690	1,556	1,562	1,738	1,565
70	1,144	1,391	1,585	1,458	1,463	1,626	1,466	70	1,270	1,545	1,761	1,620	1,626	1,807	1,629
71	1,187	1,444	1,650	1,514	1,520	1,691	1,522	71	1,319	1,604	1,834	1,682	1,689	1,880	1,691
72	1,231	1,497	1,716	1,570	1,576	1,758	1,578	72	1,367	1,663	1,907	1,743	1,750	1,953	1,753
73	1,273	1,548	1,783	1,624	1,630	1,826	1,633	73	1,415	1,721	1,982	1,804	1,811	2,029	1,814
74	1,316	1,600	1,845	1,678	1,685	1,887	1,688	74	1,462	1,779	2,051	1,865	1,872	2,096	1,875
75	1,357	1,651	1,907	1,732	1,738	1,946	1,740	75	1,508	1,835	2,119	1,924	1,931	2,163	1,934
76	1,398	1,700	1,964	1,783	1,789	2,002	1,792	76	1,553	1,889	2,182	1,981	1,988	2,225	1,991
77	1,438	1,748	2,020	1,834	1,840	2,055	1,843	77	1,597	1,942	2,244	2,036	2,044	2,283	2,048
78	1,476	1,795	2,073	1,882	1,889	2,105	1,892	78	1,640	1,994	2,303	2,091	2,099	2,339	2,102
79	1,510	1,837	2,122	1,926	1,933	2,154	1,936	79	1,678	2,040	2,358	2,139	2,147	2,393	2,151
80	1,543	1,877	2,168	1,968	1,975	2,197	1,979	80	1,714	2,085	2,408	2,186	2,194	2,442	2,198
81	1,574	1,914	2,211	2,007	2,015	2,239	2,018	81	1,748	2,127	2,457	2,230	2,238	2,488	2,242
82	1,602	1,949	2,253	2,043	2,051	2,279	2,055	82	1,781	2,166	2,503	2,271	2,279	2,532	2,283
83	1,629	1,982	2,291	2,078	2,085	2,315	2,089	83	1,810	2,202	2,546	2,309	2,318	2,572	2,321
84	1,653	2,012	2,328	2,109	2,117	2,348	2,121	84	1,838	2,235	2,586	2,343	2,352	2,609	2,356
85	1,677	2,040	2,362	2,138	2,147	2,380	2,150	85	1,864	2,267	2,623	2,377	2,385	2,645	2,389
86	1,699	2,067	2,391	2,168	2,176	2,410	2,180	86	1,888	2,297	2,657	2,408	2,418	2,677	2,422
87	1,719	2,090	2,419	2,192	2,200	2,436	2,204	87	1,910	2,323	2,688	2,435	2,444	2,707	2,449
88	1,737	2,113	2,445	2,215	2,224	2,464	2,227	88	1,930	2,347	2,717	2,461	2,471	2,737	2,475
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 ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:**  
**410 AND 411**

**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	1,591	N/A	N/A	N/A	N/A	N/A	N/A	0-64	1,769	N/A	N/A	N/A	N/A	N/A	N/A
65	912	1,109	1,261	1,163	1,167	1,314	1,169	65	1,014	1,233	1,401	1,293	1,297	1,460	1,299
66	912	1,109	1,261	1,163	1,167	1,314	1,169	66	1,014	1,233	1,401	1,293	1,297	1,460	1,299
67	957	1,163	1,325	1,220	1,225	1,372	1,227	67	1,063	1,293	1,472	1,355	1,361	1,524	1,362
68	1,000	1,216	1,384	1,275	1,281	1,428	1,282	68	1,111	1,351	1,537	1,417	1,422	1,586	1,425
69	1,043	1,269	1,443	1,330	1,335	1,484	1,336	69	1,159	1,409	1,603	1,477	1,482	1,649	1,485
70	1,085	1,320	1,504	1,384	1,388	1,543	1,391	70	1,205	1,467	1,671	1,537	1,543	1,715	1,546
71	1,126	1,370	1,566	1,437	1,442	1,605	1,444	71	1,252	1,522	1,740	1,596	1,602	1,784	1,605
72	1,168	1,421	1,628	1,490	1,495	1,668	1,497	72	1,297	1,578	1,810	1,654	1,661	1,853	1,664
73	1,208	1,469	1,692	1,541	1,547	1,733	1,549	73	1,343	1,633	1,880	1,712	1,719	1,925	1,721
74	1,249	1,519	1,751	1,592	1,599	1,790	1,601	74	1,388	1,688	1,946	1,770	1,776	1,989	1,779
75	1,288	1,567	1,810	1,643	1,649	1,847	1,652	75	1,431	1,741	2,011	1,826	1,832	2,053	1,835
76	1,327	1,614	1,864	1,692	1,698	1,900	1,701	76	1,474	1,793	2,071	1,880	1,887	2,111	1,890
77	1,364	1,659	1,917	1,740	1,747	1,950	1,749	77	1,516	1,843	2,130	1,933	1,940	2,167	1,944
78	1,401	1,704	1,967	1,786	1,793	1,998	1,796	78	1,556	1,893	2,186	1,985	1,992	2,220	1,995
79	1,433	1,743	2,013	1,827	1,834	2,044	1,837	79	1,592	1,936	2,238	2,030	2,038	2,271	2,041
80	1,464	1,781	2,057	1,867	1,874	2,085	1,878	80	1,627	1,979	2,285	2,075	2,082	2,318	2,086
81	1,494	1,816	2,098	1,905	1,912	2,125	1,915	81	1,659	2,018	2,332	2,117	2,124	2,361	2,128
82	1,521	1,850	2,138	1,939	1,946	2,163	1,950	82	1,690	2,055	2,375	2,155	2,163	2,403	2,167
83	1,546	1,880	2,174	1,972	1,979	2,197	1,983	83	1,718	2,090	2,416	2,191	2,199	2,440	2,202
84	1,569	1,909	2,209	2,001	2,009	2,228	2,013	84	1,744	2,121	2,454	2,224	2,232	2,476	2,236
85	1,591	1,936	2,241	2,029	2,038	2,259	2,040	85	1,769	2,151	2,490	2,255	2,264	2,510	2,267
86	1,613	1,961	2,269	2,057	2,065	2,287	2,068	86	1,792	2,180	2,521	2,285	2,294	2,541	2,298
87	1,631	1,984	2,295	2,080	2,088	2,312	2,092	87	1,813	2,204	2,551	2,311	2,319	2,569	2,324
88	1,648	2,005	2,320	2,102	2,110	2,338	2,113	88	1,831	2,227	2,578	2,335	2,345	2,597	2,348
89	1,664	2,024	2,341	2,121	2,130	2,358	2,132	89	1,848	2,248	2,601	2,357	2,366	2,621	2,370
90	1,678	2,040	2,359	2,139	2,147	2,375	2,151	90	1,864	2,267	2,622	2,377	2,386	2,639	2,390
91	1,691	2,056	2,376	2,156	2,164	2,391	2,168	91	1,879	2,285	2,640	2,396	2,405	2,656	2,409
92	1,703	2,071	2,391	2,172	2,180	2,405	2,184	92	1,892	2,302	2,656	2,412	2,422	2,672	2,426
93	1,714	2,085	2,404	2,186	2,194	2,418	2,198	93	1,905	2,317	2,671	2,428	2,438	2,687	2,442
94	1,725	2,098	2,416	2,200	2,208	2,429	2,212	94	1,917	2,332	2,685	2,444	2,453	2,699	2,458
95	1,735	2,111	2,426	2,212	2,221	2,438	2,225	95	1,928	2,345	2,695	2,459	2,468	2,709	2,472
96	1,745	2,121	2,435	2,225	2,233	2,448	2,237	96	1,938	2,358	2,705	2,472	2,481	2,719	2,485
97	1,751	2,131	2,442	2,234	2,242	2,455	2,246	97	1,946	2,367	2,714	2,481	2,491	2,728	2,495
98	1,758	2,138	2,449	2,241	2,250	2,463	2,253	98	1,953	2,375	2,720	2,491	2,500	2,737	2,504
99	1,761	2,143	2,452	2,246	2,255	2,466	2,259	99	1,957	2,381	2,725	2,496	2,505	2,741	2,509

(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 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:**  
**ALL EXCEPT 407-411, 416-418, AND 425-427**

**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	1,506	N/A	N/A	N/A	N/A	N/A	N/A	0-64	1,674	N/A	N/A	N/A	N/A	N/A	N/A
65	863	1,050	1,193	1,101	1,104	1,243	1,106	65	959	1,167	1,325	1,223	1,228	1,382	1,229
66	863	1,050	1,193	1,101	1,104	1,243	1,106	66	959	1,167	1,325	1,223	1,228	1,382	1,229
67	906	1,101	1,254	1,155	1,159	1,298	1,161	67	1,006	1,223	1,393	1,282	1,287	1,442	1,289
68	946	1,151	1,309	1,206	1,212	1,351	1,214	68	1,052	1,279	1,455	1,341	1,346	1,500	1,348
69	986	1,200	1,366	1,258	1,263	1,404	1,265	69	1,096	1,333	1,517	1,397	1,403	1,560	1,405
70	1,027	1,249	1,423	1,309	1,314	1,460	1,316	70	1,140	1,388	1,581	1,455	1,460	1,623	1,463
71	1,066	1,296	1,482	1,360	1,365	1,519	1,367	71	1,184	1,441	1,646	1,510	1,516	1,688	1,519
72	1,105	1,345	1,541	1,410	1,415	1,579	1,417	72	1,228	1,493	1,712	1,566	1,572	1,754	1,574
73	1,143	1,390	1,601	1,458	1,463	1,639	1,466	73	1,271	1,545	1,779	1,620	1,626	1,822	1,629
74	1,182	1,437	1,657	1,507	1,513	1,694	1,515	74	1,313	1,597	1,842	1,675	1,681	1,882	1,683
75	1,219	1,483	1,712	1,555	1,560	1,748	1,563	75	1,354	1,647	1,903	1,727	1,734	1,942	1,736
76	1,256	1,527	1,764	1,601	1,607	1,798	1,610	76	1,395	1,697	1,960	1,778	1,786	1,998	1,788
77	1,291	1,570	1,814	1,646	1,653	1,845	1,655	77	1,434	1,744	2,015	1,829	1,836	2,050	1,839
78	1,325	1,612	1,861	1,690	1,697	1,890	1,699	78	1,472	1,791	2,068	1,878	1,885	2,101	1,888
79	1,356	1,649	1,905	1,729	1,735	1,934	1,738	79	1,507	1,832	2,117	1,921	1,928	2,149	1,932
80	1,385	1,685	1,947	1,767	1,773	1,973	1,777	80	1,539	1,873	2,162	1,963	1,970	2,193	1,974
81	1,413	1,719	1,985	1,802	1,809	2,011	1,812	81	1,570	1,910	2,206	2,003	2,010	2,234	2,013
82	1,439	1,750	2,023	1,835	1,842	2,047	1,845	82	1,599	1,945	2,248	2,039	2,047	2,274	2,050
83	1,463	1,779	2,057	1,866	1,873	2,079	1,876	83	1,625	1,977	2,286	2,073	2,081	2,309	2,084
84	1,485	1,807	2,090	1,894	1,901	2,108	1,904	84	1,650	2,007	2,322	2,104	2,112	2,343	2,116
85	1,506	1,832	2,121	1,920	1,928	2,138	1,931	85	1,674	2,035	2,356	2,134	2,142	2,375	2,145
86	1,526	1,856	2,147	1,947	1,954	2,164	1,957	86	1,696	2,063	2,386	2,162	2,171	2,404	2,174
87	1,544	1,877	2,172	1,969	1,976	2,188	1,979	87	1,715	2,086	2,414	2,187	2,195	2,431	2,199
88	1,559	1,897	2,196	1,989	1,997	2,212	1,999	88	1,733	2,108	2,439	2,210	2,218	2,458	2,222
89	1,574	1,915	2,215	2,007	2,015	2,232	2,018	89	1,749	2,127	2,461	2,230	2,239	2,480	2,242
90	1,588	1,931	2,233	2,024	2,032	2,248	2,035	90	1,764	2,145	2,481	2,249	2,258	2,497	2,262
91	1,600	1,946	2,248	2,040	2,048	2,262	2,051	91	1,778	2,162	2,498	2,267	2,276	2,513	2,279
92	1,611	1,960	2,262	2,055	2,063	2,276	2,066	92	1,790	2,178	2,513	2,283	2,292	2,528	2,296
93	1,622	1,973	2,275	2,068	2,076	2,288	2,079	93	1,802	2,192	2,527	2,298	2,306	2,542	2,311
94	1,632	1,985	2,286	2,082	2,089	2,299	2,093	94	1,814	2,206	2,541	2,313	2,321	2,554	2,326
95	1,642	1,998	2,296	2,094	2,101	2,307	2,105	95	1,824	2,219	2,550	2,327	2,336	2,563	2,339
96	1,651	2,007	2,304	2,105	2,113	2,316	2,116	96	1,834	2,231	2,560	2,339	2,348	2,573	2,351
97	1,657	2,016	2,311	2,114	2,122	2,323	2,125	97	1,841	2,240	2,568	2,348	2,358	2,581	2,361
98	1,663	2,023	2,317	2,121	2,129	2,330	2,132	98	1,848	2,248	2,574	2,357	2,365	2,590	2,369
99	1,667	2,028	2,321	2,125	2,134	2,334	2,138	99	1,852	2,253	2,578	2,362	2,371	2,593	2,374

(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 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:**  
**407-409, 416-418, AND 425-427**

**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	121.50	N/A	N/A	N/A	N/A	N/A	N/A	0-64	135.08	N/A	N/A	N/A	N/A	N/A	N/A
65	69.67	84.67	96.25	88.83	89.17	100.25	89.25	65	77.42	94.17	107.00	98.67	99.08	111.50	99.25
66	69.67	84.67	96.25	88.83	89.17	100.25	89.25	66	77.42	94.17	107.00	98.67	99.08	111.50	99.25
67	73.00	88.83	101.17	93.17	93.50	104.75	93.67	67	81.17	98.75	112.42	103.50	103.92	116.42	104.08
68	76.33	92.83	105.67	97.33	97.75	108.92	97.92	68	84.83	103.25	117.42	108.25	108.58	121.08	108.75
69	79.67	96.83	110.25	101.50	101.92	113.25	102.08	69	88.42	107.58	122.50	112.75	113.17	125.92	113.42
70	82.83	100.75	114.83	105.67	106.08	117.83	106.25	70	92.00	112.00	127.67	117.42	117.83	130.92	118.00
71	86.00	104.58	119.58	109.67	110.08	122.58	110.25	71	95.58	116.33	132.83	121.83	122.33	136.17	122.58
72	89.17	108.42	124.42	113.75	114.17	127.42	114.33	72	99.08	120.50	138.17	126.33	126.83	141.50	127.08
73	92.25	112.25	129.17	117.67	118.08	132.33	118.33	73	102.50	124.67	143.58	130.75	131.25	147.00	131.50
74	95.42	116.00	133.75	121.58	122.08	136.75	122.25	74	105.92	128.83	148.67	135.17	135.67	151.92	135.83
75	98.42	119.67	138.17	125.42	125.92	141.00	126.08	75	109.25	132.92	153.50	139.42	139.92	156.75	140.17
76	101.25	123.25	142.33	129.17	129.67	145.08	129.83	76	112.50	136.92	158.17	143.58	144.08	161.25	144.33
77	104.17	126.67	146.33	132.83	133.33	148.92	133.50	77	115.75	140.83	162.58	147.58	148.17	165.42	148.42
78	106.92	130.08	150.17	136.42	136.83	152.58	137.08	78	118.83	144.58	166.83	151.50	152.17	169.50	152.42
79	109.42	133.08	153.75	139.58	140.08	156.08	140.33	79	121.58	147.92	170.83	155.00	155.67	173.50	155.92
80	111.83	136.00	157.08	142.58	143.17	159.25	143.33	80	124.25	151.08	174.50	158.42	159.00	177.00	159.25
81	114.00	138.75	160.25	145.42	146.00	162.25	146.25	81	126.75	154.08	178.00	161.58	162.17	180.33	162.42
82	116.17	141.25	163.25	148.08	148.67	165.17	148.92	82	129.00	157.00	181.42	164.58	165.25	183.50	165.42
83	118.08	143.58	166.00	150.58	151.17	167.75	151.42	83	131.17	159.58	184.50	167.25	167.92	186.33	168.17
84	119.83	145.75	168.67	152.83	153.33	170.17	153.58	84	133.08	161.92	187.42	169.75	170.42	189.08	170.67
85	121.50	147.83	171.08	155.00	155.58	172.58	155.83	85	135.08	164.25	190.08	172.25	172.92	191.67	173.17
86	123.17	149.75	173.33	157.08	157.58	174.58	157.92	86	136.83	166.42	192.58	174.50	175.17	194.00	175.42
87	124.58	151.50	175.25	158.83	159.42	176.58	159.67	87	138.33	168.33	194.75	176.50	177.17	196.17	177.50
88	125.83	153.17	177.17	160.50	161.17	178.50	161.33	88	139.83	170.08	196.92	178.33	179.00	198.33	179.33
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 ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:**  
**410 AND 411**

**FEMALE RATES**

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	115.33	N/A	N/A	N/A	N/A	N/A	N/A
65	66.08	80.33	91.33	84.33	84.67	95.17	84.67
66	66.08	80.33	91.33	84.33	84.67	95.17	84.67
67	69.25	84.33	96.00	88.42	88.75	99.42	88.92
68	72.50	88.08	100.25	92.42	92.75	103.42	92.92
69	75.58	91.92	104.67	96.33	96.75	107.50	96.92
70	78.58	95.67	109.00	100.25	100.67	111.83	100.83
71	81.58	99.25	113.50	104.08	104.50	116.33	104.67
72	84.67	102.92	118.00	107.92	108.33	120.92	108.50
73	87.58	106.50	122.58	111.67	112.08	125.58	112.33
74	90.50	110.08	126.92	115.42	115.83	129.75	116.00
75	93.42	113.50	131.17	119.00	119.50	133.83	119.67
76	96.08	116.92	135.08	122.58	123.08	137.75	123.25
77	98.83	120.17	138.92	126.08	126.58	141.25	126.75
78	101.42	123.42	142.50	129.42	129.92	144.75	130.08
79	103.83	126.33	145.92	132.42	132.92	148.08	133.17
80	106.08	129.00	149.00	135.33	135.83	151.17	136.00
81	108.17	131.67	152.08	138.00	138.58	154.00	138.83
82	110.17	134.08	154.92	140.50	141.08	156.67	141.25
83	112.08	136.25	157.58	142.92	143.42	159.17	143.67
84	113.67	138.33	160.00	145.00	145.58	161.50	145.75
85	115.33	140.25	162.33	147.08	147.67	163.75	147.83
86	116.83	142.17	164.42	149.00	149.58	165.67	149.92
87	118.17	143.75	166.33	150.75	151.25	167.58	151.50
88	119.42	145.33	168.08	152.25	152.92	169.42	153.17
89	120.50	146.67	169.67	153.67	154.33	170.92	154.50
90	121.58	147.83	171.00	155.00	155.58	172.17	155.83
91	122.50	149.00	172.17	156.25	156.83	173.25	157.08
92	123.42	150.08	173.25	157.33	157.92	174.33	158.17
93	124.25	151.08	174.25	158.42	158.92	175.25	159.25
94	125.00	152.08	175.08	159.42	160.00	176.08	160.25
95	125.67	153.00	175.75	160.33	161.00	176.67	161.17
96	126.42	153.75	176.50	161.17	161.83	177.33	162.08
97	126.92	154.42	176.92	161.83	162.42	177.92	162.75
98	127.33	154.92	177.42	162.42	163.00	178.50	163.33
99	127.67	155.25	177.67	162.75	163.33	178.75	163.67

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	128.17	N/A	N/A	N/A	N/A	N/A	N/A
65	73.50	89.33	101.50	93.58	94.00	105.75	94.17
66	73.50	89.33	101.50	93.58	94.00	105.75	94.17
67	77.00	93.67	106.75	98.17	98.58	110.42	98.75
68	80.50	98.00	111.42	102.67	103.08	114.92	103.25
69	83.92	102.08	116.25	107.00	107.42	119.50	107.67
70	87.33	106.25	121.17	111.42	111.83	124.25	112.00
71	90.67	110.33	126.08	115.67	116.08	129.17	116.33
72	94.00	114.42	131.17	119.92	120.33	134.33	120.58
73	97.25	118.33	136.25	124.08	124.58	139.50	124.75
74	100.50	122.33	141.08	128.25	128.75	144.17	128.92
75	103.67	126.17	145.67	132.33	132.75	148.75	133.00
76	106.83	130.00	150.08	136.25	136.75	153.00	136.92
77	109.83	133.58	154.33	140.08	140.58	157.00	140.83
78	112.75	137.17	158.33	143.75	144.42	160.92	144.58
79	115.42	140.33	162.17	147.08	147.75	164.58	147.92
80	117.92	143.42	165.58	150.33	150.92	167.92	151.17
81	120.25	146.25	168.92	153.33	153.92	171.08	154.17
82	122.42	148.92	172.17	156.17	156.75	174.17	157.00
83	124.50	151.42	175.08	158.75	159.33	176.83	159.58
84	126.33	153.67	177.83	161.08	161.75	179.42	162.00
85	128.17	155.83	180.42	163.42	164.08	181.92	164.33
86	129.92	157.92	182.75	165.58	166.25	184.08	166.50
87	131.25	159.75	184.83	167.50	168.08	186.17	168.42
88	132.67	161.42	186.83	169.25	169.92	188.25	170.17
89	133.92	162.92	188.50	170.83	171.42	189.92	171.75
90	135.08	164.33	189.92	172.25	172.92	191.25	173.25
91	136.08	165.58	191.25	173.58	174.25	192.50	174.50
92	137.08	166.75	192.50	174.83	175.50	193.58	175.75
93	138.00	167.83	193.58	176.00	176.58	194.67	176.92
94	138.92	168.92	194.50	177.17	177.75	195.58	178.08
95	139.75	169.92	195.33	178.17	178.83	196.33	179.08
96	140.42	170.83	196.00	179.08	179.83	197.08	180.00
97	141.00	171.50	196.58	179.83	180.50	197.67	180.83
98	141.50	172.17	197.17	180.42	181.08	198.33	181.42
99	141.83	172.50	197.50	180.92	181.58	198.67	181.83

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:**  
**ALL EXCEPT 407-411, 416-418, AND 425-427**

**FEMALE RATES**

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	109.08	N/A	N/A	N/A	N/A	N/A	N/A
65	62.58	76.08	86.50	79.75	80.08	90.08	80.17
66	62.58	76.08	86.50	79.75	80.08	90.08	80.17
67	65.58	79.75	90.83	83.67	84.00	94.08	84.08
68	68.58	83.42	94.92	87.42	87.75	97.83	87.92
69	71.50	87.00	99.00	91.17	91.50	101.75	91.67
70	74.33	90.50	103.08	94.92	95.25	105.83	95.42
71	77.25	93.92	107.33	98.50	98.83	110.08	99.00
72	80.08	97.42	111.67	102.17	102.50	114.42	102.67
73	82.83	100.75	116.00	105.67	106.00	118.83	106.25
74	85.67	104.17	120.08	109.17	109.67	122.75	109.75
75	88.33	107.42	124.08	112.67	113.08	126.67	113.25
76	90.92	110.67	127.83	116.00	116.42	130.33	116.58
77	93.50	113.75	131.42	119.33	119.75	133.67	119.92
78	96.00	116.83	134.83	122.50	122.92	137.00	123.17
79	98.25	119.50	138.08	125.33	125.75	140.17	126.00
80	100.42	122.08	141.00	128.00	128.58	143.00	128.67
81	102.33	124.58	143.92	130.58	131.08	145.75	131.33
82	104.25	126.83	146.58	132.92	133.50	148.25	133.67
83	106.00	128.92	149.08	135.25	135.75	150.67	136.00
84	107.58	130.92	151.42	137.17	137.75	152.83	137.92
85	109.08	132.75	153.67	139.17	139.67	154.92	139.92
86	110.58	134.50	155.58	141.00	141.50	156.75	141.83
87	111.83	136.00	157.33	142.67	143.17	158.58	143.33
88	113.00	137.50	159.08	144.08	144.67	160.33	144.92
89	114.00	138.75	160.50	145.42	146.00	161.67	146.25
90	115.08	139.92	161.75	146.67	147.25	162.83	147.50
91	115.92	141.00	162.92	147.83	148.42	163.92	148.67
92	116.75	142.08	163.92	148.83	149.42	164.92	149.67
93	117.58	142.92	164.83	149.92	150.42	165.83	150.67
94	118.25	143.92	165.67	150.83	151.42	166.58	151.67
95	118.92	144.75	166.33	151.75	152.33	167.17	152.50
96	119.58	145.50	167.00	152.50	153.08	167.75	153.33
97	120.08	146.08	167.42	153.08	153.67	168.33	154.00
98	120.50	146.58	167.83	153.67	154.25	168.92	154.50
99	120.75	146.92	168.17	154.00	154.58	169.08	154.92

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	121.33	N/A	N/A	N/A	N/A	N/A	N/A
65	69.50	84.58	96.08	88.58	88.92	100.08	89.08
66	69.50	84.58	96.08	88.58	88.92	100.08	89.08
67	72.92	88.67	101.00	92.92	93.25	104.50	93.42
68	76.17	92.67	105.42	97.17	97.50	108.75	97.67
69	79.42	96.58	110.00	101.25	101.67	113.08	101.83
70	82.67	100.50	114.58	105.42	105.83	117.58	106.00
71	85.83	104.42	119.33	109.42	109.83	122.25	110.08
72	88.92	108.25	124.08	113.42	113.92	127.08	114.08
73	92.00	112.00	128.92	117.42	117.83	132.00	118.08
74	95.08	115.75	133.50	121.33	121.83	136.42	121.92
75	98.08	119.42	137.83	125.17	125.58	140.75	125.83
76	101.08	123.00	142.08	128.92	129.33	144.75	129.58
77	103.92	126.42	146.00	132.50	133.00	148.58	133.25
78	106.67	129.83	149.83	136.00	136.58	152.25	136.83
79	109.17	132.83	153.42	139.17	139.75	155.75	140.00
80	111.50	135.67	156.75	142.25	142.75	158.92	143.00
81	113.83	138.42	159.83	145.17	145.67	161.92	145.83
82	115.83	140.92	162.83	147.75	148.33	164.75	148.58
83	117.75	143.33	165.67	150.17	150.75	167.33	151.00
84	119.50	145.42	168.33	152.50	153.08	169.75	153.25
85	121.33	147.50	170.75	154.67	155.25	172.08	155.50
86	122.92	149.42	172.92	156.75	157.33	174.17	157.50
87	124.25	151.17	174.92	158.50	159.08	176.17	159.33
88	125.58	152.75	176.83	160.17	160.75	178.17	161.00
89	126.75	154.17	178.33	161.67	162.25	179.67	162.50
90	127.83	155.50	179.75	163.00	163.58	181.00	163.92
91	128.75	156.75	181.00	164.25	164.83	182.17	165.17
92	129.75	157.83	182.17	165.42	166.08	183.17	166.33
93	130.58	158.83	183.17	166.50	167.17	184.25	167.42
94	131.42	159.83	184.08	167.67	168.25	185.08	168.50
95	132.25	160.83	184.83	168.58	169.25	185.75	169.50
96	132.92	161.67	185.50	169.50	170.17	186.50	170.33
97	133.42	162.25	186.08	170.17	170.83	187.08	171.08
98	133.92	162.83	186.58	170.75	171.42	187.67	171.67
99	134.17	163.25	186.83	171.17	171.83	187.92	172.00

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY  
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS  
 RATES EFFECTIVE 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:  
 407-409, 416-418, AND 425-427**

**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	139.75	N/A	N/A	N/A	N/A	N/A	N/A	0-64	155.33	N/A	N/A	N/A	N/A	N/A	N/A
65	80.08	97.42	110.75	102.17	102.50	115.42	102.67	65	89.00	108.25	123.00	113.50	113.92	128.25	114.08
66	80.08	97.42	110.75	102.17	102.50	115.42	102.67	66	89.00	108.25	123.00	113.50	113.92	128.25	114.08
67	84.00	102.17	116.42	107.17	107.58	120.50	107.75	67	93.33	113.50	129.25	119.00	119.50	133.83	119.67
68	87.83	106.83	121.50	112.00	112.42	125.33	112.58	68	97.58	118.67	135.00	124.50	124.83	139.25	125.08
69	91.58	111.42	126.75	116.75	117.17	130.33	117.33	69	101.75	123.75	140.83	129.67	130.17	144.83	130.42
70	95.33	115.92	132.08	121.50	121.92	135.50	122.17	70	105.83	128.75	146.75	135.00	135.50	150.58	135.75
71	98.92	120.33	137.50	126.17	126.67	140.92	126.83	71	109.92	133.67	152.83	140.17	140.75	156.67	140.92
72	102.58	124.75	143.00	130.83	131.33	146.50	131.50	72	113.92	138.58	158.92	145.25	145.83	162.75	146.08
73	106.08	129.00	148.58	135.33	135.83	152.17	136.08	73	117.92	143.42	165.17	150.33	150.92	169.08	151.17
74	109.67	133.33	153.75	139.83	140.42	157.25	140.67	74	121.83	148.25	170.92	155.42	156.00	174.67	156.25
75	113.08	137.58	158.92	144.33	144.83	162.17	145.00	75	125.67	152.92	176.58	160.33	160.92	180.25	161.17
76	116.50	141.67	163.67	148.58	149.08	166.83	149.33	76	129.42	157.42	181.83	165.08	165.67	185.42	165.92
77	119.83	145.67	168.33	152.83	153.33	171.25	153.58	77	133.08	161.83	187.00	169.67	170.33	190.25	170.67
78	123.00	149.58	172.75	156.83	157.42	175.42	157.67	78	136.67	166.17	191.92	174.25	174.92	194.92	175.17
79	125.83	153.08	176.83	160.50	161.08	179.50	161.33	79	139.83	170.00	196.50	178.25	178.92	199.42	179.25
80	128.58	156.42	180.67	164.00	164.58	183.08	164.92	80	142.83	173.75	200.67	182.17	182.83	203.50	183.17
81	131.17	159.50	184.25	167.25	167.92	186.58	168.17	81	145.67	177.25	204.75	185.83	186.50	207.33	186.83
82	133.50	162.42	187.75	170.25	170.92	189.92	171.25	82	148.42	180.50	208.58	189.25	189.92	211.00	190.25
83	135.75	165.17	190.92	173.17	173.75	192.92	174.08	83	150.83	183.50	212.17	192.42	193.17	214.33	193.42
84	137.75	167.67	194.00	175.75	176.42	195.67	176.75	84	153.17	186.25	215.50	195.25	196.00	217.42	196.33
85	139.75	170.00	196.83	178.17	178.92	198.33	179.17	85	155.33	188.92	218.58	198.08	198.75	220.42	199.08
86	141.58	172.25	199.25	180.67	181.33	200.83	181.67	86	157.33	191.42	221.42	200.67	201.50	223.08	201.83
87	143.25	174.17	201.58	182.67	183.33	203.00	183.67	87	159.17	193.58	224.00	202.92	203.67	225.58	204.08
88	144.75	176.08	203.75	184.58	185.33	205.33	185.58	88	160.83	195.58	226.42	205.08	205.92	228.08	206.25
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**

**FAMILY LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:**  
**410 AND 411**

**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	132.58	N/A	N/A	N/A	N/A	N/A	N/A	0-64	147.42	N/A	N/A	N/A	N/A	N/A	N/A
65	76.00	92.42	105.08	96.92	97.25	109.50	97.42	65	84.50	102.75	116.75	107.75	108.08	121.67	108.25
66	76.00	92.42	105.08	96.92	97.25	109.50	97.42	66	84.50	102.75	116.75	107.75	108.08	121.67	108.25
67	79.75	96.92	110.42	101.67	102.08	114.33	102.25	67	88.58	107.75	122.67	112.92	113.42	127.00	113.50
68	83.33	101.33	115.33	106.25	106.75	119.00	106.83	68	92.58	112.58	128.08	118.08	118.50	132.17	118.75
69	86.92	105.75	120.25	110.83	111.25	123.67	111.33	69	96.58	117.42	133.58	123.08	123.50	137.42	123.75
70	90.42	110.00	125.33	115.33	115.67	128.58	115.92	70	100.42	122.25	139.25	128.08	128.58	142.92	128.83
71	93.83	114.17	130.50	119.75	120.17	133.75	120.33	71	104.33	126.83	145.00	133.00	133.50	148.67	133.75
72	97.33	118.42	135.67	124.17	124.58	139.00	124.75	72	108.08	131.50	150.83	137.83	138.42	154.42	138.67
73	100.67	122.42	141.00	128.42	128.92	144.42	129.08	73	111.92	136.08	156.67	142.67	143.25	160.42	143.42
74	104.08	126.58	145.92	132.67	133.25	149.17	133.42	74	115.67	140.67	162.17	147.50	148.00	165.75	148.25
75	107.33	130.58	150.83	136.92	137.42	153.92	137.67	75	119.25	145.08	167.58	152.17	152.67	171.08	152.92
76	110.58	134.50	155.33	141.00	141.50	158.33	141.75	76	122.83	149.42	172.58	156.67	157.25	175.92	157.50
77	113.67	138.25	159.75	145.00	145.58	162.50	145.75	77	126.33	153.58	177.50	161.08	161.67	180.58	162.00
78	116.75	142.00	163.92	148.83	149.42	166.50	149.67	78	129.67	157.75	182.17	165.42	166.00	185.00	166.25
79	119.42	145.25	167.75	152.25	152.83	170.33	153.08	79	132.67	161.33	186.50	169.17	169.83	189.25	170.08
80	122.00	148.42	171.42	155.58	156.17	173.75	156.50	80	135.58	164.92	190.42	172.92	173.50	193.17	173.83
81	124.50	151.33	174.83	158.75	159.33	177.08	159.58	81	138.25	168.17	194.33	176.42	177.00	196.75	177.33
82	126.75	154.17	178.17	161.58	162.17	180.25	162.50	82	140.83	171.25	197.92	179.58	180.25	200.25	180.58
83	128.83	156.67	181.17	164.33	164.92	183.08	165.25	83	143.17	174.17	201.33	182.58	183.25	203.33	183.50
84	130.75	159.08	184.08	166.75	167.42	185.67	167.75	84	145.33	176.75	204.50	185.33	186.00	206.33	186.33
85	132.58	161.33	186.75	169.08	169.83	188.25	170.00	85	147.42	179.25	207.50	187.92	188.67	209.17	188.92
86	134.42	163.42	189.08	171.42	172.08	190.58	172.33	86	149.33	181.67	210.08	190.42	191.17	211.75	191.50
87	135.92	165.33	191.25	173.33	174.00	192.67	174.33	87	151.08	183.67	212.58	192.58	193.25	214.08	193.67
88	137.33	167.08	193.33	175.17	175.83	194.83	176.08	88	152.58	185.58	214.83	194.58	195.42	216.42	195.67
89	138.67	168.67	195.08	176.75	177.50	196.50	177.67	89	154.00	187.33	216.75	196.42	197.17	218.42	197.50
90	139.83	170.00	196.58	178.25	178.92	197.92	179.25	90	155.33	188.92	218.50	198.08	198.83	219.92	199.17
91	140.92	171.33	198.00	179.67	180.33	199.25	180.67	91	156.58	190.42	220.00	199.67	200.42	221.33	200.75
92	141.92	172.58	199.25	181.00	181.67	200.42	182.00	92	157.67	191.83	221.33	201.00	201.83	222.67	202.17
93	142.83	173.75	200.33	182.17	182.83	201.50	183.17	93	158.75	193.08	222.58	202.33	203.17	223.92	203.50
94	143.75	174.83	201.33	183.33	184.00	202.42	184.33	94	159.75	194.33	223.75	203.67	204.42	224.92	204.83
95	144.58	175.92	202.17	184.33	185.08	203.17	185.42	95	160.67	195.42	224.58	204.92	205.67	225.75	206.00
96	145.42	176.75	202.92	185.42	186.08	204.00	186.42	96	161.50	196.50	225.42	206.00	206.75	226.58	207.08
97	145.92	177.58	203.50	186.17	186.83	204.58	187.17	97	162.17	197.25	226.17	206.75	207.58	227.33	207.92
98	146.50	178.17	204.08	186.75	187.50	205.25	187.75	98	162.75	197.92	226.67	207.58	208.33	228.08	208.67
99	146.75	178.58	204.33	187.17	187.92	205.50	188.25	99	163.08	198.42	227.08	208.00	208.75	228.42	209.08

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 5/13/09**

**KENTUCKY**

**FOR USE IN KENTUCKY ZIP CODES:**  
**ALL EXCEPT 407-411, 416-418, AND 425-427**

**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	125.50	N/A	N/A	N/A	N/A	N/A	N/A	0-64	139.50	N/A	N/A	N/A	N/A	N/A	N/A
65	71.92	87.50	99.42	91.75	92.00	103.58	92.17	65	79.92	97.25	110.42	101.92	102.33	115.17	102.42
66	71.92	87.50	99.42	91.75	92.00	103.58	92.17	66	79.92	97.25	110.42	101.92	102.33	115.17	102.42
67	75.50	91.75	104.50	96.25	96.58	108.17	96.75	67	83.83	101.92	116.08	106.83	107.25	120.17	107.42
68	78.83	95.92	109.08	100.50	101.00	112.58	101.17	68	87.67	106.58	121.25	111.75	112.17	125.00	112.33
69	82.17	100.00	113.83	104.83	105.25	117.00	105.42	69	91.33	111.08	126.42	116.42	116.92	130.00	117.08
70	85.58	104.08	118.58	109.08	109.50	121.67	109.67	70	95.00	115.67	131.75	121.25	121.67	135.25	121.92
71	88.83	108.00	123.50	113.33	113.75	126.58	113.92	71	98.67	120.08	137.17	125.83	126.33	140.67	126.58
72	92.08	112.08	128.42	117.50	117.92	131.58	118.08	72	102.33	124.42	142.67	130.50	131.00	146.17	131.17
73	95.25	115.83	133.42	121.50	121.92	136.58	122.17	73	105.92	128.75	148.25	135.00	135.50	151.83	135.75
74	98.50	119.75	138.08	125.58	126.08	141.17	126.25	74	109.42	133.08	153.50	139.58	140.08	156.83	140.25
75	101.58	123.58	142.67	129.58	130.00	145.67	130.25	75	112.83	137.25	158.58	143.92	144.50	161.83	144.67
76	104.67	127.25	147.00	133.42	133.92	149.83	134.17	76	116.25	141.42	163.33	148.17	148.83	166.50	149.00
77	107.58	130.83	151.17	137.17	137.75	153.75	137.92	77	119.50	145.33	167.92	152.42	153.00	170.83	153.25
78	110.42	134.33	155.08	140.83	141.42	157.50	141.58	78	122.67	149.25	172.33	156.50	157.08	175.08	157.33
79	113.00	137.42	158.75	144.08	144.58	161.17	144.83	79	125.58	152.67	176.42	160.08	160.67	179.08	161.00
80	115.42	140.42	162.25	147.25	147.75	164.42	148.08	80	128.25	156.08	180.17	163.58	164.17	182.75	164.50
81	117.75	143.25	165.42	150.17	150.75	167.58	151.00	81	130.83	159.17	183.83	166.92	167.50	186.17	167.75
82	119.92	145.83	168.58	152.92	153.50	170.58	153.75	82	133.25	162.08	187.33	169.92	170.58	189.50	170.83
83	121.92	148.25	171.42	155.50	156.08	173.25	156.33	83	135.42	164.75	190.50	172.75	173.42	192.42	173.67
84	123.75	150.58	174.17	157.83	158.42	175.67	158.67	84	137.50	167.25	193.50	175.33	176.00	195.25	176.33
85	125.50	152.67	176.75	160.00	160.67	178.17	160.92	85	139.50	169.58	196.33	177.83	178.50	197.92	178.75
86	127.17	154.67	178.92	162.25	162.83	180.33	163.08	86	141.33	171.92	198.83	180.17	180.92	200.33	181.17
87	128.67	156.42	181.00	164.08	164.67	182.33	164.92	87	142.92	173.83	201.17	182.25	182.92	202.58	183.25
88	129.92	158.08	183.00	165.75	166.42	184.33	166.58	88	144.42	175.67	203.25	184.17	184.83	204.83	185.17
89	131.17	159.58	184.58	167.25	167.92	186.00	168.17	89	145.75	177.25	205.08	185.83	186.58	206.67	186.83
90	132.33	160.92	186.08	168.67	169.33	187.33	169.58	90	147.00	178.75	206.75	187.42	188.17	208.08	188.50
91	133.33	162.17	187.33	170.00	170.67	188.50	170.92	91	148.17	180.17	208.17	188.92	189.67	209.42	189.92
92	134.25	163.33	188.50	171.25	171.92	189.67	172.17	92	149.17	181.50	209.42	190.25	191.00	210.67	191.33
93	135.17	164.42	189.58	172.33	173.00	190.67	173.25	93	150.17	182.67	210.58	191.50	192.17	211.83	192.58
94	136.00	165.42	190.50	173.50	174.08	191.58	174.42	94	151.17	183.83	211.75	192.75	193.42	212.83	193.83
95	136.83	166.50	191.33	174.50	175.08	192.25	175.42	95	152.00	184.92	212.50	193.92	194.67	213.58	194.92
96	137.58	167.25	192.00	175.42	176.08	193.00	176.33	96	152.83	185.92	213.33	194.92	195.67	214.42	195.92
97	138.08	168.00	192.58	176.17	176.83	193.58	177.08	97	153.42	186.67	214.00	195.67	196.50	215.08	196.75
98	138.58	168.58	193.08	176.75	177.42	194.17	177.67	98	154.00	187.33	214.50	196.42	197.08	215.83	197.42
99	138.92	169.00	193.42	177.08	177.83	194.50	178.17	99	154.33	187.75	214.83	196.83	197.58	216.08	197.83

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**