

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 Rates Effective 3/1/2010

MARYLAND

ALL MARYLAND ZIP CODES

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	1,544	N/A	2,154	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	1,197	1,455	1,654	1,527	1,531	1,724	1,535	65	1,330	1,618	1,837	1,696	1,703	1,916	1,705
66	1,197	1,455	1,654	1,527	1,531	1,724	1,535	66	1,330	1,618	1,837	1,696	1,703	1,916	1,705
67	1,255	1,527	1,739	1,601	1,607	1,800	1,610	67	1,394	1,696	1,932	1,779	1,785	2,000	1,788
68	1,312	1,597	1,816	1,674	1,680	1,874	1,683	68	1,459	1,773	2,017	1,860	1,866	2,080	1,870
69	1,368	1,664	1,894	1,745	1,752	1,948	1,754	69	1,521	1,849	2,104	1,938	1,946	2,164	1,949
70	1,424	1,732	1,973	1,816	1,822	2,025	1,826	70	1,582	1,924	2,193	2,017	2,025	2,251	2,028
71	1,478	1,798	2,055	1,886	1,893	2,106	1,895	71	1,643	1,998	2,284	2,094	2,103	2,340	2,106
72	1,532	1,865	2,137	1,955	1,963	2,190	1,965	72	1,703	2,071	2,375	2,171	2,180	2,432	2,183
73	1,585	1,928	2,220	2,023	2,029	2,274	2,033	73	1,763	2,142	2,468	2,246	2,255	2,527	2,259
74	1,639	1,993	2,298	2,089	2,098	2,349	2,102	74	1,820	2,215	2,554	2,322	2,331	2,610	2,335
75	1,690	2,057	2,375	2,156	2,164	2,424	2,167	75	1,878	2,285	2,639	2,396	2,405	2,694	2,408
76	1,741	2,118	2,445	2,220	2,228	2,493	2,232	76	1,935	2,353	2,718	2,467	2,476	2,771	2,480
77	1,790	2,178	2,515	2,284	2,292	2,559	2,295	77	1,989	2,419	2,794	2,536	2,546	2,843	2,550
78	1,837	2,236	2,581	2,344	2,353	2,622	2,356	78	2,042	2,484	2,868	2,605	2,614	2,913	2,618
79	1,880	2,287	2,642	2,398	2,407	2,683	2,410	79	2,089	2,541	2,936	2,665	2,674	2,980	2,679
80	1,921	2,337	2,700	2,451	2,459	2,736	2,465	80	2,135	2,597	2,999	2,722	2,732	3,041	2,737
81	1,959	2,383	2,753	2,500	2,509	2,789	2,513	81	2,178	2,649	3,060	2,778	2,788	3,098	2,792
82	1,996	2,427	2,806	2,545	2,554	2,839	2,559	82	2,217	2,697	3,117	2,827	2,839	3,154	2,843
83	2,028	2,468	2,853	2,588	2,597	2,883	2,602	83	2,254	2,743	3,171	2,875	2,886	3,202	2,889
84	2,059	2,505	2,898	2,626	2,636	2,924	2,641	84	2,288	2,783	3,221	2,918	2,929	3,249	2,933
85	2,088	2,541	2,941	2,663	2,674	2,964	2,678	85	2,321	2,823	3,267	2,959	2,971	3,294	2,975
86	2,116	2,574	2,978	2,700	2,710	3,001	2,714	86	2,352	2,861	3,309	2,999	3,010	3,335	3,016
87	2,140	2,604	3,011	2,730	2,740	3,034	2,745	87	2,379	2,893	3,347	3,033	3,044	3,371	3,050
88	2,163	2,631	3,045	2,758	2,770	3,068	2,773	88	2,404	2,923	3,383	3,065	3,077	3,408	3,082
89	2,183	2,656	3,071	2,783	2,794	3,095	2,798	89	2,425	2,949	3,414	3,093	3,105	3,439	3,110
90	2,201	2,678	3,096	2,807	2,818	3,117	2,823	90	2,445	2,975	3,441	3,119	3,131	3,463	3,137
91	2,218	2,698	3,118	2,828	2,840	3,138	2,844	91	2,466	2,999	3,465	3,144	3,156	3,485	3,161
92	2,234	2,718	3,138	2,850	2,861	3,156	2,866	92	2,483	3,020	3,485	3,166	3,178	3,506	3,184
93	2,249	2,736	3,155	2,868	2,879	3,173	2,884	93	2,500	3,040	3,505	3,187	3,199	3,526	3,205
94	2,263	2,753	3,171	2,887	2,897	3,188	2,902	94	2,515	3,060	3,523	3,207	3,219	3,541	3,225
95	2,277	2,771	3,184	2,903	2,914	3,200	2,919	95	2,530	3,078	3,537	3,227	3,239	3,555	3,244
96	2,289	2,783	3,195	2,919	2,930	3,213	2,935	96	2,544	3,094	3,550	3,244	3,256	3,569	3,261
97	2,298	2,796	3,205	2,931	2,943	3,222	2,947	97	2,553	3,106	3,561	3,256	3,269	3,580	3,275
98	2,306	2,806	3,214	2,941	2,953	3,232	2,957	98	2,563	3,117	3,570	3,268	3,280	3,591	3,285
99	2,312	2,811	3,218	2,947	2,959	3,236	2,964	99	2,567	3,124	3,575	3,276	3,288	3,597	3,293

(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 3/1/2010

MARYLAND

ALL MARYLAND ZIP CODES

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	1,341	N/A	1,874	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	1,041	1,266	1,438	1,328	1,332	1,498	1,333	65	1,157	1,407	1,599	1,475	1,480	1,666	1,483
66	1,041	1,266	1,438	1,328	1,332	1,498	1,333	66	1,157	1,407	1,599	1,475	1,480	1,666	1,483
67	1,092	1,328	1,512	1,392	1,398	1,566	1,400	67	1,214	1,476	1,680	1,546	1,553	1,739	1,555
68	1,141	1,388	1,580	1,454	1,461	1,628	1,463	68	1,268	1,542	1,755	1,617	1,623	1,810	1,626
69	1,190	1,448	1,648	1,516	1,523	1,693	1,526	69	1,322	1,607	1,831	1,685	1,692	1,881	1,695
70	1,237	1,506	1,715	1,580	1,585	1,761	1,588	70	1,375	1,674	1,907	1,755	1,761	1,956	1,764
71	1,285	1,563	1,787	1,639	1,645	1,832	1,648	71	1,428	1,738	1,985	1,820	1,828	2,034	1,832
72	1,332	1,620	1,859	1,700	1,706	1,904	1,709	72	1,480	1,801	2,065	1,888	1,895	2,115	1,898
73	1,379	1,677	1,931	1,758	1,765	1,978	1,768	73	1,531	1,863	2,146	1,954	1,962	2,197	1,965
74	1,425	1,733	1,999	1,817	1,825	2,043	1,827	74	1,583	1,926	2,222	2,019	2,027	2,270	2,029
75	1,470	1,788	2,065	1,875	1,881	2,107	1,885	75	1,633	1,987	2,294	2,084	2,091	2,342	2,094
76	1,513	1,842	2,127	1,931	1,938	2,168	1,940	76	1,681	2,046	2,364	2,146	2,153	2,409	2,156
77	1,556	1,893	2,187	1,985	1,993	2,225	1,996	77	1,729	2,104	2,430	2,206	2,214	2,472	2,217
78	1,598	1,944	2,244	2,039	2,045	2,279	2,049	78	1,775	2,161	2,493	2,263	2,274	2,533	2,277
79	1,635	1,989	2,298	2,086	2,093	2,332	2,096	79	1,817	2,210	2,553	2,317	2,326	2,592	2,330
80	1,671	2,032	2,347	2,131	2,139	2,380	2,141	80	1,857	2,258	2,608	2,367	2,376	2,644	2,380
81	1,704	2,074	2,394	2,173	2,182	2,425	2,185	81	1,894	2,303	2,660	2,415	2,424	2,695	2,427
82	1,736	2,111	2,440	2,213	2,222	2,468	2,225	82	1,928	2,346	2,711	2,459	2,469	2,743	2,472
83	1,765	2,146	2,481	2,251	2,259	2,506	2,262	83	1,959	2,384	2,757	2,500	2,509	2,785	2,513
84	1,790	2,179	2,520	2,284	2,292	2,544	2,295	84	1,989	2,420	2,801	2,537	2,547	2,825	2,550
85	1,816	2,209	2,557	2,317	2,324	2,579	2,329	85	2,018	2,454	2,841	2,574	2,583	2,865	2,588
86	1,841	2,239	2,590	2,347	2,355	2,609	2,361	86	2,045	2,487	2,878	2,608	2,618	2,898	2,622
87	1,861	2,263	2,619	2,374	2,382	2,639	2,385	87	2,068	2,515	2,911	2,637	2,648	2,931	2,652
88	1,880	2,288	2,648	2,398	2,408	2,668	2,411	88	2,089	2,543	2,943	2,666	2,675	2,964	2,680
89	1,897	2,309	2,671	2,420	2,430	2,691	2,434	89	2,109	2,565	2,969	2,689	2,700	2,990	2,704
90	1,915	2,329	2,692	2,441	2,451	2,711	2,454	90	2,127	2,588	2,991	2,713	2,722	3,011	2,728
91	1,929	2,347	2,712	2,460	2,470	2,728	2,474	91	2,142	2,608	3,011	2,733	2,744	3,032	2,748
92	1,942	2,364	2,728	2,477	2,487	2,745	2,491	92	2,159	2,626	3,032	2,753	2,764	3,049	2,767
93	1,956	2,379	2,744	2,495	2,503	2,759	2,507	93	2,173	2,643	3,049	2,772	2,781	3,066	2,787
94	1,968	2,394	2,757	2,511	2,520	2,773	2,523	94	2,187	2,660	3,063	2,790	2,800	3,080	2,805
95	1,980	2,409	2,767	2,526	2,535	2,782	2,538	95	2,200	2,676	3,076	2,806	2,817	3,092	2,820
96	1,990	2,422	2,779	2,538	2,548	2,792	2,552	96	2,211	2,689	3,086	2,820	2,832	3,103	2,835
97	1,999	2,431	2,787	2,548	2,558	2,802	2,563	97	2,220	2,701	3,096	2,832	2,842	3,113	2,848
98	2,005	2,440	2,793	2,558	2,566	2,810	2,572	98	2,228	2,711	3,105	2,841	2,852	3,123	2,857
99	2,010	2,444	2,798	2,563	2,573	2,814	2,578	99	2,233	2,717	3,110	2,849	2,859	3,128	2,863

(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 3/1/2010

MARYLAND

ALL MARYLAND ZIP CODES

MALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	128.67	N/A	179.50	N/A	N/A	N/A	N/A
65	99.75	121.25	137.83	127.25	127.58	143.67	127.92
66	99.75	121.25	137.83	127.25	127.58	143.67	127.92
67	104.58	127.25	144.92	133.42	133.92	150.00	134.17
68	109.33	133.08	151.33	139.50	140.00	156.17	140.25
69	114.00	138.67	157.83	145.42	146.00	162.33	146.17
70	118.67	144.33	164.42	151.33	151.83	168.75	152.17
71	123.17	149.83	171.25	157.17	157.75	175.50	157.92
72	127.67	155.42	178.08	162.92	163.58	182.50	163.75
73	132.08	160.67	185.00	168.58	169.08	189.50	169.42
74	136.58	166.08	191.50	174.08	174.83	195.75	175.17
75	140.83	171.42	197.92	179.67	180.33	202.00	180.58
76	145.08	176.50	203.75	185.00	185.67	207.75	186.00
77	149.17	181.50	209.58	190.33	191.00	213.25	191.25
78	153.08	186.33	215.08	195.33	196.08	218.50	196.33
79	156.67	190.58	220.17	199.83	200.58	223.58	200.83
80	160.08	194.75	225.00	204.25	204.92	228.00	205.42
81	163.25	198.58	229.42	208.33	209.08	232.42	209.42
82	166.33	202.25	233.83	212.08	212.83	236.58	213.25
83	169.00	205.67	237.75	215.67	216.42	240.25	216.83
84	171.58	208.75	241.50	218.83	219.67	243.67	220.08
85	174.00	211.75	245.08	221.92	222.83	247.00	223.17
86	176.33	214.50	248.17	225.00	225.83	250.08	226.17
87	178.33	217.00	250.92	227.50	228.33	252.83	228.75
88	180.25	219.25	253.75	229.83	230.83	255.67	231.08
89	181.92	221.33	255.92	231.92	232.83	257.92	233.17
90	183.42	223.17	258.00	233.92	234.83	259.75	235.25
91	184.83	224.83	259.83	235.67	236.67	261.50	237.00
92	186.17	226.50	261.50	237.50	238.42	263.00	238.83
93	187.42	228.00	262.92	239.00	239.92	264.42	240.33
94	188.58	229.42	264.25	240.58	241.42	265.67	241.83
95	189.75	230.92	265.33	241.92	242.83	266.67	243.25
96	190.75	231.92	266.25	243.25	244.17	267.75	244.58
97	191.50	233.00	267.08	244.25	245.25	268.50	245.58
98	192.17	233.83	267.83	245.08	246.08	269.33	246.42
99	192.67	234.25	268.17	245.58	246.58	269.67	247.00

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	110.83	134.83	153.08	141.33	141.92	159.67	142.08
66	110.83	134.83	153.08	141.33	141.92	159.67	142.08
67	116.17	141.33	161.00	148.25	148.75	166.67	149.00
68	121.58	147.75	168.08	155.00	155.50	173.33	155.83
69	126.75	154.08	175.33	161.50	162.17	180.33	162.42
70	131.83	160.33	182.75	168.08	168.75	187.58	169.00
71	136.92	166.50	190.33	174.50	175.25	195.00	175.50
72	141.92	172.58	197.92	180.92	181.67	202.67	181.92
73	146.92	178.50	205.67	187.17	187.92	210.58	188.25
74	151.67	184.58	212.83	193.50	194.25	217.50	194.58
75	156.50	190.42	219.92	199.67	200.42	224.50	200.67
76	161.25	196.08	226.50	205.58	206.33	230.92	206.67
77	165.75	201.58	232.83	211.33	212.17	236.92	212.50
78	170.17	207.00	239.00	217.08	217.83	242.75	218.17
79	174.08	211.75	244.67	222.08	222.83	248.33	223.25
80	177.92	216.42	249.92	226.83	227.67	253.42	228.08
81	181.50	220.75	255.00	231.50	232.33	258.17	232.67
82	184.75	224.75	259.75	235.58	236.58	262.83	236.92
83	187.83	228.58	264.25	239.58	240.50	266.83	240.75
84	190.67	231.92	268.42	243.17	244.08	270.75	244.42
85	193.42	235.25	272.25	246.58	247.58	274.50	247.92
86	196.00	238.42	275.75	249.92	250.83	277.92	251.33
87	198.25	241.08	278.92	252.75	253.67	280.92	254.17
88	200.33	243.58	281.92	255.42	256.42	284.00	256.83
89	202.08	245.75	284.50	257.75	258.75	286.58	259.17
90	203.75	247.92	286.75	259.92	260.92	288.58	261.42
91	205.50	249.92	288.75	262.00	263.00	290.42	263.42
92	206.92	251.67	290.42	263.83	264.83	292.17	265.33
93	208.33	253.33	292.08	265.58	266.58	293.83	267.08
94	209.58	255.00	293.58	267.25	268.25	295.08	268.75
95	210.83	256.50	294.75	268.92	269.92	296.25	270.33
96	212.00	257.83	295.83	270.33	271.33	297.42	271.75
97	212.75	258.83	296.75	271.33	272.42	298.33	272.92
98	213.58	259.75	297.50	272.33	273.33	299.25	273.75
99	213.92	260.33	297.92	273.00	274.00	299.75	274.42

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
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MARYLAND

ALL MARYLAND ZIP CODES

FEMALE RATES

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	111.75	N/A	156.17	N/A	N/A	N/A	N/A
65	86.75	105.50	119.83	110.67	111.00	124.83	111.08
66	86.75	105.50	119.83	110.67	111.00	124.83	111.08
67	91.00	110.67	126.00	116.00	116.50	130.50	116.67
68	95.08	115.67	131.67	121.17	121.75	135.67	121.92
69	99.17	120.67	137.33	126.33	126.92	141.08	127.17
70	103.08	125.50	142.92	131.67	132.08	146.75	132.33
71	107.08	130.25	148.92	136.58	137.08	152.67	137.33
72	111.00	135.00	154.92	141.67	142.17	158.67	142.42
73	114.92	139.75	160.92	146.50	147.08	164.83	147.33
74	118.75	144.42	166.58	151.42	152.08	170.25	152.25
75	122.50	149.00	172.08	156.25	156.75	175.58	157.08
76	126.08	153.50	177.25	160.92	161.50	180.67	161.67
77	129.67	157.75	182.25	165.42	166.08	185.42	166.33
78	133.17	162.00	187.00	169.92	170.42	189.92	170.75
79	136.25	165.75	191.50	173.83	174.42	194.33	174.67
80	139.25	169.33	195.58	177.58	178.25	198.33	178.42
81	142.00	172.83	199.50	181.08	181.83	202.08	182.08
82	144.67	175.92	203.33	184.42	185.17	205.67	185.42
83	147.08	178.83	206.75	187.58	188.25	208.83	188.50
84	149.17	181.58	210.00	190.33	191.00	212.00	191.25
85	151.33	184.08	213.08	193.08	193.67	214.92	194.08
86	153.42	186.58	215.83	195.58	196.25	217.42	196.75
87	155.08	188.58	218.25	197.83	198.50	219.92	198.75
88	156.67	190.67	220.67	199.83	200.67	222.33	200.92
89	158.08	192.42	222.58	201.67	202.50	224.25	202.83
90	159.58	194.08	224.33	203.42	204.25	225.92	204.50
91	160.75	195.58	226.00	205.00	205.83	227.33	206.17
92	161.83	197.00	227.33	206.42	207.25	228.75	207.58
93	163.00	198.25	228.67	207.92	208.58	229.92	208.92
94	164.00	199.50	229.75	209.25	210.00	231.08	210.25
95	165.00	200.75	230.58	210.50	211.25	231.83	211.50
96	165.83	201.83	231.58	211.50	212.33	232.67	212.67
97	166.58	202.58	232.25	212.33	213.17	233.50	213.58
98	167.08	203.33	232.75	213.17	213.83	234.17	214.33
99	167.50	203.67	233.17	213.58	214.42	234.50	214.83

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	96.42	117.25	133.25	122.92	123.33	138.83	123.58
66	96.42	117.25	133.25	122.92	123.33	138.83	123.58
67	101.17	123.00	140.00	128.83	129.42	144.92	129.58
68	105.67	128.50	146.25	134.75	135.25	150.83	135.50
69	110.17	133.92	152.58	140.42	141.00	156.75	141.25
70	114.58	139.50	158.92	146.25	146.75	163.00	147.00
71	119.00	144.83	165.42	151.67	152.33	169.50	152.67
72	123.33	150.08	172.08	157.33	157.92	176.25	158.17
73	127.58	155.25	178.83	162.83	163.50	183.08	163.75
74	131.92	160.50	185.17	168.25	168.92	189.17	169.08
75	136.08	165.58	191.17	173.67	174.25	195.17	174.50
76	140.08	170.50	197.00	178.83	179.42	200.75	179.67
77	144.08	175.33	202.50	183.83	184.50	206.00	184.75
78	147.92	180.08	207.75	188.58	189.50	211.08	189.75
79	151.42	184.17	212.75	193.08	193.83	216.00	194.17
80	154.75	188.17	217.33	197.25	198.00	220.33	198.33
81	157.83	191.92	221.67	201.25	202.00	224.58	202.25
82	160.67	195.50	225.92	204.92	205.75	228.58	206.00
83	163.25	198.67	229.75	208.33	209.08	232.08	209.42
84	165.75	201.67	233.42	211.42	212.25	235.42	212.50
85	168.17	204.50	236.75	214.50	215.25	238.75	215.67
86	170.42	207.25	239.83	217.33	218.17	241.50	218.50
87	172.33	209.58	242.58	219.75	220.67	244.25	221.00
88	174.08	211.92	245.25	222.17	222.92	247.00	223.33
89	175.75	213.75	247.42	224.08	225.00	249.17	225.33
90	177.25	215.67	249.25	226.08	226.83	250.92	227.33
91	178.50	217.33	250.92	227.75	228.67	252.67	229.00
92	179.92	218.83	252.67	229.42	230.33	254.08	230.58
93	181.08	220.25	254.08	231.00	231.75	255.50	232.25
94	182.25	221.67	255.25	232.50	233.33	256.67	233.75
95	183.33	223.00	256.33	233.83	234.75	257.67	235.00
96	184.25	224.08	257.17	235.00	236.00	258.58	236.25
97	185.00	225.08	258.00	236.00	236.83	259.42	237.33
98	185.67	225.92	258.75	236.75	237.67	260.25	238.08
99	186.08	226.42	259.17	237.42	238.25	260.67	238.58

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93