

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/2010**

MISSISSIPPI

394, 395

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	1,527	1,857	2,150	N/A	N/A	2,168	N/A	0-64	1,697	2,063	2,388	N/A	N/A	2,408	N/A
65	875	1,064	1,209	1,116	1,120	1,260	1,121	65	973	1,183	1,344	1,240	1,245	1,400	1,246
66	875	1,064	1,209	1,116	1,120	1,260	1,121	66	973	1,183	1,344	1,240	1,245	1,400	1,246
67	918	1,116	1,271	1,170	1,175	1,317	1,177	67	1,020	1,241	1,413	1,300	1,305	1,462	1,307
68	960	1,167	1,328	1,223	1,228	1,369	1,230	68	1,066	1,297	1,475	1,359	1,364	1,522	1,367
69	1,000	1,217	1,385	1,275	1,281	1,423	1,283	69	1,112	1,351	1,539	1,416	1,422	1,582	1,425
70	1,040	1,266	1,442	1,328	1,333	1,480	1,335	70	1,156	1,407	1,604	1,475	1,480	1,644	1,483
71	1,080	1,314	1,502	1,378	1,383	1,540	1,385	71	1,201	1,461	1,669	1,530	1,537	1,710	1,540
72	1,120	1,362	1,563	1,429	1,435	1,601	1,436	72	1,245	1,514	1,736	1,587	1,593	1,778	1,596
73	1,159	1,410	1,624	1,478	1,484	1,663	1,487	73	1,287	1,567	1,804	1,643	1,649	1,847	1,652
74	1,198	1,457	1,681	1,528	1,534	1,718	1,536	74	1,331	1,619	1,868	1,698	1,704	1,909	1,706
75	1,236	1,503	1,736	1,576	1,582	1,772	1,585	75	1,373	1,670	1,929	1,752	1,758	1,969	1,760
76	1,272	1,549	1,788	1,624	1,629	1,823	1,631	76	1,414	1,720	1,987	1,804	1,810	2,025	1,813
77	1,308	1,591	1,838	1,669	1,676	1,871	1,678	77	1,454	1,769	2,043	1,854	1,861	2,079	1,864
78	1,343	1,634	1,887	1,714	1,720	1,916	1,722	78	1,492	1,816	2,096	1,903	1,911	2,130	1,914
79	1,375	1,672	1,932	1,754	1,759	1,961	1,762	79	1,528	1,858	2,146	1,948	1,955	2,179	1,959
80	1,405	1,708	1,973	1,792	1,798	2,001	1,800	80	1,561	1,898	2,193	1,990	1,998	2,223	2,001
81	1,433	1,743	2,013	1,827	1,834	2,039	1,837	81	1,592	1,936	2,236	2,030	2,038	2,266	2,041
82	1,459	1,775	2,051	1,860	1,868	2,075	1,871	82	1,621	1,972	2,279	2,067	2,076	2,306	2,079
83	1,484	1,804	2,086	1,892	1,899	2,107	1,902	83	1,647	2,005	2,318	2,101	2,109	2,342	2,113
84	1,505	1,832	2,119	1,920	1,927	2,138	1,929	84	1,672	2,035	2,355	2,133	2,141	2,375	2,144
85	1,527	1,857	2,150	1,948	1,954	2,168	1,958	85	1,697	2,063	2,388	2,164	2,172	2,408	2,176
86	1,548	1,882	2,177	1,973	1,980	2,194	1,985	86	1,720	2,091	2,420	2,193	2,201	2,437	2,204
87	1,565	1,903	2,202	1,996	2,003	2,218	2,005	87	1,739	2,115	2,447	2,217	2,226	2,464	2,230
88	1,581	1,924	2,226	2,016	2,024	2,243	2,027	88	1,757	2,138	2,474	2,241	2,249	2,492	2,253
89	1,595	1,941	2,246	2,035	2,043	2,262	2,046	89	1,773	2,157	2,496	2,261	2,270	2,514	2,273
90	1,610	1,958	2,263	2,052	2,061	2,279	2,063	90	1,788	2,176	2,515	2,281	2,289	2,532	2,293
91	1,622	1,973	2,280	2,068	2,077	2,293	2,080	91	1,801	2,193	2,532	2,298	2,307	2,549	2,310
92	1,633	1,987	2,293	2,082	2,091	2,308	2,094	92	1,815	2,208	2,549	2,314	2,324	2,563	2,327
93	1,644	2,000	2,307	2,098	2,104	2,320	2,108	93	1,827	2,222	2,563	2,330	2,338	2,577	2,343
94	1,655	2,013	2,318	2,111	2,119	2,331	2,121	94	1,838	2,236	2,575	2,346	2,354	2,590	2,358
95	1,664	2,025	2,327	2,123	2,131	2,339	2,134	95	1,850	2,250	2,586	2,359	2,368	2,599	2,371
96	1,673	2,036	2,336	2,134	2,142	2,347	2,145	96	1,859	2,261	2,594	2,371	2,381	2,609	2,384
97	1,681	2,043	2,343	2,142	2,151	2,356	2,155	97	1,867	2,271	2,603	2,381	2,389	2,617	2,394
98	1,685	2,051	2,348	2,151	2,157	2,363	2,162	98	1,873	2,279	2,611	2,388	2,398	2,626	2,402
99	1,690	2,055	2,352	2,155	2,163	2,366	2,167	99	1,877	2,284	2,614	2,395	2,404	2,630	2,407

(Add \$6 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 1/1/2010

MISSISSIPPI

ALL EXCEPT 394, 395

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	1,446	1,760	2,037	N/A	N/A	2,054	N/A	0-64	1,607	1,955	2,263	N/A	N/A	2,282	N/A
65	829	1,008	1,146	1,058	1,061	1,193	1,062	65	922	1,121	1,274	1,175	1,179	1,327	1,181
66	829	1,008	1,146	1,058	1,061	1,193	1,062	66	922	1,121	1,274	1,175	1,179	1,327	1,181
67	869	1,058	1,204	1,109	1,113	1,247	1,115	67	967	1,175	1,338	1,231	1,237	1,385	1,238
68	909	1,105	1,258	1,158	1,164	1,297	1,166	68	1,010	1,229	1,398	1,288	1,292	1,442	1,295
69	948	1,153	1,312	1,208	1,213	1,348	1,215	69	1,053	1,280	1,458	1,342	1,347	1,499	1,350
70	986	1,200	1,366	1,258	1,263	1,402	1,265	70	1,095	1,333	1,519	1,398	1,402	1,558	1,405
71	1,023	1,245	1,423	1,305	1,310	1,459	1,312	71	1,138	1,384	1,581	1,450	1,456	1,620	1,459
72	1,061	1,291	1,481	1,354	1,359	1,517	1,361	72	1,179	1,435	1,644	1,504	1,509	1,685	1,512
73	1,098	1,336	1,538	1,400	1,406	1,575	1,409	73	1,220	1,484	1,709	1,556	1,562	1,750	1,565
74	1,135	1,381	1,592	1,447	1,454	1,627	1,455	74	1,261	1,534	1,769	1,608	1,615	1,808	1,616
75	1,171	1,424	1,644	1,493	1,499	1,679	1,501	75	1,301	1,582	1,827	1,660	1,665	1,866	1,668
76	1,205	1,467	1,694	1,538	1,544	1,727	1,545	76	1,339	1,630	1,883	1,709	1,715	1,919	1,717
77	1,239	1,508	1,742	1,581	1,588	1,772	1,589	77	1,377	1,676	1,935	1,757	1,763	1,969	1,766
78	1,273	1,548	1,787	1,624	1,629	1,815	1,632	78	1,414	1,721	1,985	1,803	1,811	2,018	1,814
79	1,302	1,584	1,831	1,661	1,667	1,858	1,670	79	1,447	1,760	2,033	1,845	1,852	2,065	1,856
80	1,331	1,618	1,869	1,697	1,704	1,895	1,706	80	1,479	1,798	2,077	1,886	1,893	2,106	1,895
81	1,357	1,652	1,907	1,731	1,738	1,931	1,741	81	1,508	1,834	2,119	1,923	1,931	2,147	1,933
82	1,382	1,681	1,943	1,762	1,769	1,966	1,772	82	1,535	1,868	2,159	1,958	1,967	2,184	1,969
83	1,406	1,709	1,976	1,793	1,799	1,996	1,802	83	1,561	1,899	2,196	1,991	1,998	2,219	2,002
84	1,426	1,735	2,007	1,819	1,825	2,026	1,828	84	1,584	1,928	2,231	2,021	2,029	2,250	2,031
85	1,446	1,760	2,037	1,845	1,851	2,054	1,855	85	1,607	1,955	2,263	2,050	2,057	2,282	2,061
86	1,466	1,783	2,063	1,869	1,876	2,078	1,880	86	1,629	1,981	2,292	2,077	2,085	2,309	2,088
87	1,482	1,803	2,086	1,891	1,897	2,102	1,900	87	1,647	2,003	2,318	2,101	2,109	2,335	2,112
88	1,498	1,823	2,109	1,910	1,918	2,125	1,921	88	1,664	2,025	2,344	2,123	2,130	2,361	2,135
89	1,511	1,839	2,128	1,928	1,935	2,143	1,939	89	1,679	2,043	2,364	2,142	2,150	2,381	2,154
90	1,526	1,855	2,144	1,944	1,952	2,159	1,955	90	1,694	2,061	2,382	2,161	2,168	2,399	2,173
91	1,536	1,869	2,160	1,959	1,967	2,173	1,970	91	1,706	2,077	2,399	2,177	2,185	2,415	2,189
92	1,547	1,883	2,173	1,973	1,981	2,186	1,984	92	1,720	2,092	2,415	2,192	2,201	2,428	2,204
93	1,558	1,895	2,185	1,987	1,994	2,198	1,997	93	1,731	2,105	2,428	2,208	2,215	2,442	2,219
94	1,568	1,907	2,196	2,000	2,007	2,209	2,010	94	1,742	2,119	2,440	2,222	2,230	2,453	2,234
95	1,577	1,919	2,204	2,012	2,019	2,216	2,021	95	1,752	2,131	2,450	2,235	2,244	2,462	2,246
96	1,585	1,929	2,213	2,021	2,030	2,224	2,032	96	1,761	2,142	2,458	2,246	2,255	2,471	2,258
97	1,592	1,936	2,219	2,030	2,038	2,232	2,041	97	1,769	2,151	2,466	2,255	2,264	2,480	2,268
98	1,597	1,943	2,225	2,038	2,044	2,238	2,048	98	1,775	2,159	2,473	2,263	2,272	2,488	2,275
99	1,601	1,947	2,228	2,041	2,049	2,241	2,053	99	1,778	2,164	2,477	2,269	2,277	2,491	2,281

(Add \$6 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
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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	1,756	2,137	2,473	N/A	N/A	2,492	N/A	0-64	1,951	2,373	2,746	N/A	N/A	2,769	N/A
65	1,006	1,224	1,391	1,283	1,287	1,450	1,290	65	1,118	1,360	1,545	1,426	1,432	1,611	1,434
66	1,006	1,224	1,391	1,283	1,287	1,450	1,290	66	1,118	1,360	1,545	1,426	1,432	1,611	1,434
67	1,055	1,283	1,462	1,346	1,351	1,513	1,354	67	1,172	1,426	1,625	1,495	1,501	1,682	1,503
68	1,103	1,342	1,527	1,407	1,413	1,575	1,415	68	1,226	1,491	1,696	1,564	1,568	1,749	1,572
69	1,150	1,399	1,592	1,467	1,473	1,638	1,474	69	1,279	1,554	1,769	1,629	1,636	1,819	1,639
70	1,197	1,456	1,659	1,527	1,531	1,702	1,535	70	1,330	1,618	1,844	1,696	1,702	1,892	1,705
71	1,243	1,511	1,728	1,586	1,591	1,771	1,593	71	1,381	1,680	1,920	1,760	1,768	1,967	1,771
72	1,288	1,568	1,796	1,644	1,650	1,841	1,652	72	1,432	1,741	1,997	1,825	1,833	2,044	1,835
73	1,333	1,621	1,867	1,701	1,706	1,911	1,709	73	1,482	1,801	2,075	1,889	1,896	2,124	1,899
74	1,378	1,676	1,932	1,757	1,764	1,975	1,767	74	1,530	1,862	2,147	1,952	1,960	2,195	1,963
75	1,421	1,729	1,997	1,813	1,819	2,038	1,822	75	1,579	1,921	2,218	2,014	2,022	2,265	2,024
76	1,464	1,780	2,056	1,867	1,873	2,096	1,876	76	1,626	1,978	2,285	2,074	2,081	2,329	2,085
77	1,505	1,831	2,115	1,920	1,927	2,152	1,929	77	1,672	2,034	2,349	2,132	2,140	2,390	2,144
78	1,545	1,880	2,170	1,970	1,978	2,204	1,981	78	1,717	2,088	2,411	2,190	2,197	2,449	2,201
79	1,581	1,923	2,221	2,016	2,024	2,255	2,026	79	1,757	2,137	2,468	2,240	2,248	2,505	2,252
80	1,615	1,965	2,270	2,061	2,067	2,300	2,072	80	1,795	2,183	2,521	2,289	2,297	2,556	2,301
81	1,647	2,004	2,314	2,101	2,109	2,345	2,113	81	1,831	2,227	2,573	2,335	2,344	2,605	2,347
82	1,678	2,041	2,359	2,139	2,147	2,386	2,152	82	1,864	2,268	2,620	2,377	2,386	2,651	2,390
83	1,705	2,075	2,399	2,176	2,183	2,423	2,188	83	1,895	2,306	2,666	2,417	2,426	2,692	2,429
84	1,731	2,106	2,437	2,208	2,216	2,459	2,220	84	1,924	2,340	2,708	2,453	2,462	2,731	2,466
85	1,756	2,137	2,473	2,239	2,248	2,492	2,252	85	1,951	2,373	2,746	2,488	2,498	2,769	2,501
86	1,779	2,164	2,503	2,270	2,278	2,523	2,282	86	1,977	2,405	2,782	2,521	2,531	2,803	2,536
87	1,799	2,189	2,532	2,295	2,304	2,551	2,308	87	2,000	2,432	2,814	2,550	2,559	2,834	2,564
88	1,818	2,212	2,560	2,319	2,328	2,579	2,331	88	2,021	2,458	2,844	2,576	2,587	2,865	2,591
89	1,835	2,233	2,582	2,340	2,349	2,602	2,352	89	2,039	2,480	2,870	2,600	2,611	2,891	2,614
90	1,851	2,252	2,603	2,360	2,369	2,620	2,373	90	2,056	2,501	2,893	2,622	2,632	2,912	2,637
91	1,865	2,269	2,621	2,378	2,387	2,638	2,391	91	2,073	2,521	2,913	2,643	2,653	2,930	2,657
92	1,878	2,285	2,638	2,396	2,405	2,653	2,409	92	2,087	2,539	2,930	2,662	2,671	2,948	2,677
93	1,891	2,300	2,652	2,411	2,421	2,668	2,424	93	2,101	2,556	2,947	2,679	2,689	2,964	2,694
94	1,903	2,314	2,666	2,427	2,436	2,680	2,440	94	2,115	2,573	2,962	2,696	2,707	2,977	2,711
95	1,914	2,329	2,677	2,441	2,450	2,690	2,454	95	2,127	2,588	2,974	2,713	2,723	2,989	2,727
96	1,925	2,340	2,686	2,454	2,463	2,701	2,467	96	2,138	2,601	2,985	2,727	2,737	3,000	2,742
97	1,932	2,350	2,694	2,464	2,474	2,708	2,478	97	2,146	2,612	2,993	2,737	2,748	3,010	2,753
98	1,939	2,359	2,702	2,473	2,482	2,717	2,486	98	2,155	2,620	3,001	2,747	2,758	3,019	2,762
99	1,944	2,364	2,706	2,478	2,488	2,721	2,492	99	2,158	2,627	3,006	2,754	2,765	3,024	2,768

(Add \$6 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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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	1,663	2,024	2,343	N/A	N/A	2,361	N/A	0-64	1,849	2,248	2,602	N/A	N/A	2,624	N/A
65	953	1,159	1,318	1,216	1,220	1,373	1,222	65	1,059	1,289	1,463	1,351	1,356	1,526	1,358
66	953	1,159	1,318	1,216	1,220	1,373	1,222	66	1,059	1,289	1,463	1,351	1,356	1,526	1,358
67	1,000	1,216	1,385	1,275	1,280	1,434	1,283	67	1,111	1,351	1,539	1,417	1,422	1,593	1,424
68	1,045	1,272	1,446	1,333	1,338	1,492	1,340	68	1,162	1,412	1,607	1,481	1,486	1,657	1,490
69	1,090	1,326	1,508	1,390	1,395	1,552	1,397	69	1,211	1,472	1,676	1,544	1,550	1,724	1,553
70	1,134	1,380	1,571	1,446	1,451	1,613	1,454	70	1,260	1,533	1,747	1,607	1,613	1,793	1,616
71	1,177	1,432	1,637	1,502	1,508	1,678	1,509	71	1,309	1,591	1,819	1,668	1,675	1,864	1,678
72	1,220	1,485	1,702	1,557	1,563	1,744	1,565	72	1,356	1,650	1,892	1,729	1,736	1,937	1,739
73	1,263	1,535	1,769	1,611	1,616	1,811	1,619	73	1,404	1,706	1,966	1,789	1,796	2,012	1,799
74	1,305	1,588	1,831	1,664	1,671	1,871	1,674	74	1,450	1,764	2,034	1,850	1,857	2,079	1,859
75	1,346	1,638	1,892	1,717	1,724	1,931	1,726	75	1,496	1,820	2,102	1,908	1,915	2,146	1,918
76	1,387	1,687	1,948	1,769	1,775	1,985	1,778	76	1,541	1,874	2,165	1,965	1,972	2,207	1,976
77	1,426	1,734	2,003	1,819	1,825	2,039	1,828	77	1,584	1,927	2,226	2,020	2,028	2,264	2,031
78	1,463	1,781	2,056	1,867	1,874	2,088	1,877	78	1,626	1,978	2,284	2,075	2,082	2,320	2,085
79	1,498	1,822	2,104	1,910	1,917	2,137	1,920	79	1,664	2,024	2,338	2,122	2,129	2,373	2,134
80	1,530	1,861	2,150	1,952	1,958	2,179	1,963	80	1,700	2,068	2,389	2,168	2,176	2,422	2,180
81	1,561	1,898	2,192	1,991	1,998	2,221	2,002	81	1,734	2,110	2,437	2,212	2,220	2,468	2,224
82	1,589	1,933	2,235	2,027	2,034	2,261	2,039	82	1,766	2,148	2,482	2,252	2,261	2,512	2,264
83	1,616	1,966	2,273	2,061	2,068	2,296	2,073	83	1,796	2,184	2,525	2,290	2,299	2,551	2,301
84	1,640	1,995	2,309	2,092	2,100	2,329	2,103	84	1,823	2,217	2,565	2,324	2,333	2,588	2,336
85	1,663	2,024	2,343	2,121	2,129	2,361	2,133	85	1,849	2,248	2,602	2,357	2,366	2,624	2,370
86	1,686	2,050	2,372	2,150	2,158	2,390	2,162	86	1,873	2,279	2,635	2,389	2,398	2,656	2,402
87	1,705	2,074	2,399	2,174	2,183	2,417	2,186	87	1,895	2,304	2,666	2,416	2,425	2,685	2,429
88	1,723	2,095	2,426	2,197	2,206	2,444	2,209	88	1,914	2,328	2,695	2,441	2,451	2,714	2,454
89	1,739	2,115	2,446	2,217	2,226	2,465	2,228	89	1,931	2,349	2,719	2,463	2,473	2,739	2,477
90	1,753	2,133	2,466	2,236	2,245	2,482	2,248	90	1,948	2,370	2,741	2,484	2,494	2,759	2,498
91	1,767	2,149	2,483	2,253	2,262	2,499	2,265	91	1,964	2,389	2,759	2,504	2,514	2,776	2,517
92	1,779	2,165	2,499	2,270	2,279	2,514	2,282	92	1,977	2,406	2,776	2,522	2,531	2,793	2,536
93	1,791	2,179	2,513	2,284	2,293	2,527	2,297	93	1,991	2,421	2,792	2,538	2,548	2,808	2,552
94	1,803	2,192	2,525	2,300	2,308	2,539	2,311	94	2,003	2,437	2,806	2,554	2,564	2,821	2,569
95	1,814	2,207	2,536	2,312	2,321	2,549	2,325	95	2,015	2,452	2,817	2,570	2,579	2,831	2,584
96	1,823	2,217	2,544	2,325	2,334	2,559	2,337	96	2,026	2,464	2,828	2,584	2,593	2,842	2,597
97	1,831	2,227	2,552	2,335	2,344	2,566	2,347	97	2,033	2,474	2,836	2,593	2,604	2,851	2,608
98	1,837	2,235	2,560	2,343	2,352	2,574	2,355	98	2,041	2,482	2,843	2,603	2,613	2,860	2,616
99	1,841	2,239	2,563	2,347	2,357	2,578	2,361	99	2,045	2,489	2,848	2,609	2,619	2,865	2,623

(Add \$6 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 1/1/2010

MISSISSIPPI

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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	127.25	154.75	179.17	N/A	N/A	180.67	N/A	0-64	141.42	171.92	199.00	N/A	N/A	200.67	N/A
65	72.92	88.67	100.75	93.00	93.33	105.00	93.42	65	81.08	98.58	112.00	103.33	103.75	116.67	103.83
66	72.92	88.67	100.75	93.00	93.33	105.00	93.42	66	81.08	98.58	112.00	103.33	103.75	116.67	103.83
67	76.50	93.00	105.92	97.50	97.92	109.75	98.08	67	85.00	103.42	117.75	108.33	108.75	121.83	108.92
68	80.00	97.25	110.67	101.92	102.33	114.08	102.50	68	88.83	108.08	122.92	113.25	113.67	126.83	113.92
69	83.33	101.42	115.42	106.25	106.75	118.58	106.92	69	92.67	112.58	128.25	118.00	118.50	131.83	118.75
70	86.67	105.50	120.17	110.67	111.08	123.33	111.25	70	96.33	117.25	133.67	122.92	123.33	137.00	123.58
71	90.00	109.50	125.17	114.83	115.25	128.33	115.42	71	100.08	121.75	139.08	127.50	128.08	142.50	128.33
72	93.33	113.50	130.25	119.08	119.58	133.42	119.67	72	103.75	126.17	144.67	132.25	132.75	148.17	133.00
73	96.58	117.50	135.33	123.17	123.67	138.58	123.92	73	107.25	130.58	150.33	136.92	137.42	153.92	137.67
74	99.83	121.42	140.08	127.33	127.83	143.17	128.00	74	110.92	134.92	155.67	141.50	142.00	159.08	142.17
75	103.00	125.25	144.67	131.33	131.83	147.67	132.08	75	114.42	139.17	160.75	146.00	146.50	164.08	146.67
76	106.00	129.08	149.00	135.33	135.75	151.92	135.92	76	117.83	143.33	165.58	150.33	150.83	168.75	151.08
77	109.00	132.58	153.17	139.08	139.67	155.92	139.83	77	121.17	147.42	170.25	154.50	155.08	173.25	155.33
78	111.92	136.17	157.25	142.83	143.33	159.67	143.50	78	124.33	151.33	174.67	158.58	159.25	177.50	159.50
79	114.58	139.33	161.00	146.17	146.58	163.42	146.83	79	127.33	154.83	178.83	162.33	162.92	181.58	163.25
80	117.08	142.33	164.42	149.33	149.83	166.75	150.00	80	130.08	158.17	182.75	165.83	166.50	185.25	166.75
81	119.42	145.25	167.75	152.25	152.83	169.92	153.08	81	132.67	161.33	186.33	169.17	169.83	188.83	170.08
82	121.58	147.92	170.92	155.00	155.67	172.92	155.92	82	135.08	164.33	189.92	172.25	173.00	192.17	173.25
83	123.67	150.33	173.83	157.67	158.25	175.58	158.50	83	137.25	167.08	193.17	175.08	175.75	195.17	176.08
84	125.42	152.67	176.58	160.00	160.58	178.17	160.75	84	139.33	169.58	196.25	177.75	178.42	197.92	178.67
85	127.25	154.75	179.17	162.33	162.83	180.67	163.17	85	141.42	171.92	199.00	180.33	181.00	200.67	181.33
86	129.00	156.83	181.42	164.42	165.00	182.83	165.42	86	143.33	174.25	201.67	182.75	183.42	203.08	183.67
87	130.42	158.58	183.50	166.33	166.92	184.83	167.08	87	144.92	176.25	203.92	184.75	185.50	205.33	185.83
88	131.75	160.33	185.50	168.00	168.67	186.92	168.92	88	146.42	178.17	206.17	186.75	187.42	207.67	187.75
89	132.92	161.75	187.17	169.58	170.25	188.50	170.50	89	147.75	179.75	208.00	188.42	189.17	209.50	189.42
90	134.17	163.17	188.58	171.00	171.75	189.92	171.92	90	149.00	181.33	209.58	190.08	190.75	211.00	191.08
91	135.17	164.42	190.00	172.33	173.08	191.08	173.33	91	150.08	182.75	211.00	191.50	192.25	212.42	192.50
92	136.08	165.58	191.08	173.50	174.25	192.33	174.50	92	151.25	184.00	212.42	192.83	193.67	213.58	193.92
93	137.00	166.67	192.25	174.83	175.33	193.33	175.67	93	152.25	185.17	213.58	194.17	194.83	214.75	195.25
94	137.92	167.75	193.17	175.92	176.58	194.25	176.75	94	153.17	186.33	214.58	195.50	196.17	215.83	196.50
95	138.67	168.75	193.92	176.92	177.58	194.92	177.83	95	154.17	187.50	215.50	196.58	197.33	216.58	197.58
96	139.42	169.67	194.67	177.83	178.50	195.58	178.75	96	154.92	188.42	216.17	197.58	198.42	217.42	198.67
97	140.08	170.25	195.25	178.50	179.25	196.33	179.58	97	155.58	189.25	216.92	198.42	199.08	218.08	199.50
98	140.42	170.92	195.67	179.25	179.75	196.92	180.17	98	156.08	189.92	217.58	199.00	199.83	218.83	200.17
99	140.83	171.25	196.00	179.58	180.25	197.17	180.58	99	156.42	190.33	217.83	199.58	200.33	219.17	200.58

(Add \$6 One-time Policy Fee)

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/2010**

MISSISSIPPI

ALL EXCEPT 394, 395

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	120.50	146.67	169.75	N/A	N/A	171.17	N/A	0-64	133.92	162.92	188.58	N/A	N/A	190.17	N/A
65	69.08	84.00	95.50	88.17	88.42	99.42	88.50	65	76.83	93.42	106.17	97.92	98.25	110.58	98.42
66	69.08	84.00	95.50	88.17	88.42	99.42	88.50	66	76.83	93.42	106.17	97.92	98.25	110.58	98.42
67	72.42	88.17	100.33	92.42	92.75	103.92	92.92	67	80.58	97.92	111.50	102.58	103.08	115.42	103.17
68	75.75	92.08	104.83	96.50	97.00	108.08	97.17	68	84.17	102.42	116.50	107.33	107.67	120.17	107.92
69	79.00	96.08	109.33	100.67	101.08	112.33	101.25	69	87.75	106.67	121.50	111.83	112.25	124.92	112.50
70	82.17	100.00	113.83	104.83	105.25	116.83	105.42	70	91.25	111.08	126.58	116.50	116.83	129.83	117.08
71	85.25	103.75	118.58	108.75	109.17	121.58	109.33	71	94.83	115.33	131.75	120.83	121.33	135.00	121.58
72	88.42	107.58	123.42	112.83	113.25	126.42	113.42	72	98.25	119.58	137.00	125.33	125.75	140.42	126.00
73	91.50	111.33	128.17	116.67	117.17	131.25	117.42	73	101.67	123.67	142.42	129.67	130.17	145.83	130.42
74	94.58	115.08	132.67	120.58	121.17	135.58	121.25	74	105.08	127.83	147.42	134.00	134.58	150.67	134.67
75	97.58	118.67	137.00	124.42	124.92	139.92	125.08	75	108.42	131.83	152.25	138.33	138.75	155.50	139.00
76	100.42	122.25	141.17	128.17	128.67	143.92	128.75	76	111.58	135.83	156.92	142.42	142.92	159.92	143.08
77	103.25	125.67	145.17	131.75	132.33	147.67	132.42	77	114.75	139.67	161.25	146.42	146.92	164.08	147.17
78	106.08	129.00	148.92	135.33	135.75	151.25	136.00	78	117.83	143.42	165.42	150.25	150.92	168.17	151.17
79	108.50	132.00	152.58	138.42	138.92	154.83	139.17	79	120.58	146.67	169.42	153.75	154.33	172.08	154.67
80	110.92	134.83	155.75	141.42	142.00	157.92	142.17	80	123.25	149.83	173.08	157.17	157.75	175.50	157.92
81	113.08	137.67	158.92	144.25	144.83	160.92	145.08	81	125.67	152.83	176.58	160.25	160.92	178.92	161.08
82	115.17	140.08	161.92	146.83	147.42	163.83	147.67	82	127.92	155.67	179.92	163.17	163.92	182.00	164.08
83	117.17	142.42	164.67	149.42	149.92	166.33	150.17	83	130.08	158.25	183.00	165.92	166.50	184.92	166.83
84	118.83	144.58	167.25	151.58	152.08	168.83	152.33	84	132.00	160.67	185.92	168.42	169.08	187.50	169.25
85	120.50	146.67	169.75	153.75	154.25	171.17	154.58	85	133.92	162.92	188.58	170.83	171.42	190.17	171.75
86	122.17	148.58	171.92	155.75	156.33	173.17	156.67	86	135.75	165.08	191.00	173.08	173.75	192.42	174.00
87	123.50	150.25	173.83	157.58	158.08	175.17	158.33	87	137.25	166.92	193.17	175.08	175.75	194.58	176.00
88	124.83	151.92	175.75	159.17	159.83	177.08	160.08	88	138.67	168.75	195.33	176.92	177.50	196.75	177.92
89	125.92	153.25	177.33	160.67	161.25	178.58	161.58	89	139.92	170.25	197.00	178.50	179.17	198.42	179.50
90	127.17	154.58	178.67	162.00	162.67	179.92	162.92	90	141.17	171.75	198.50	180.08	180.67	199.92	181.08
91	128.00	155.75	180.00	163.25	163.92	181.08	164.17	91	142.17	173.08	199.92	181.42	182.08	201.25	182.42
92	128.92	156.92	181.08	164.42	165.08	182.17	165.33	92	143.33	174.33	201.25	182.67	183.42	202.33	183.67
93	129.83	157.92	182.08	165.58	166.17	183.17	166.42	93	144.25	175.42	202.33	184.00	184.58	203.50	184.92
94	130.67	158.92	183.00	166.67	167.25	184.08	167.50	94	145.17	176.58	203.33	185.17	185.83	204.42	186.17
95	131.42	159.92	183.67	167.67	168.25	184.67	168.42	95	146.00	177.58	204.17	186.25	187.00	205.17	187.17
96	132.08	160.75	184.42	168.42	169.17	185.33	169.33	96	146.75	178.50	204.83	187.17	187.92	205.92	188.17
97	132.67	161.33	184.92	169.17	169.83	186.00	170.08	97	147.42	179.25	205.50	187.92	188.67	206.67	189.00
98	133.08	161.92	185.42	169.83	170.33	186.50	170.67	98	147.92	179.92	206.08	188.58	189.33	207.33	189.58
99	133.42	162.25	185.67	170.08	170.75	186.75	171.08	99	148.17	180.33	206.42	189.08	189.75	207.58	190.08

(Add \$6 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/2010

MISSISSIPPI

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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	146.33	178.08	206.08	N/A	N/A	207.67	N/A	0-64	162.58	197.75	228.83	N/A	N/A	230.75	N/A
65	83.83	102.00	115.92	106.92	107.25	120.83	107.50	65	93.17	113.33	128.75	118.83	119.33	134.25	119.50
66	83.83	102.00	115.92	106.92	107.25	120.83	107.50	66	93.17	113.33	128.75	118.83	119.33	134.25	119.50
67	87.92	106.92	121.83	112.17	112.58	126.08	112.83	67	97.67	118.83	135.42	124.58	125.08	140.17	125.25
68	91.92	111.83	127.25	117.25	117.75	131.25	117.92	68	102.17	124.25	141.33	130.33	130.67	145.75	131.00
69	95.83	116.58	132.67	122.25	122.75	136.50	122.83	69	106.58	129.50	147.42	135.75	136.33	151.58	136.58
70	99.75	121.33	138.25	127.25	127.58	141.83	127.92	70	110.83	134.83	153.67	141.33	141.83	157.67	142.08
71	103.58	125.92	144.00	132.17	132.58	147.58	132.75	71	115.08	140.00	160.00	146.67	147.33	163.92	147.58
72	107.33	130.67	149.67	137.00	137.50	153.42	137.67	72	119.33	145.08	166.42	152.08	152.75	170.33	152.92
73	111.08	135.08	155.58	141.75	142.17	159.25	142.42	73	123.50	150.08	172.92	157.42	158.00	177.00	158.25
74	114.83	139.67	161.00	146.42	147.00	164.58	147.25	74	127.50	155.17	178.92	162.67	163.33	182.92	163.58
75	118.42	144.08	166.42	151.08	151.58	169.83	151.83	75	131.58	160.08	184.83	167.83	168.50	188.75	168.67
76	122.00	148.33	171.33	155.58	156.08	174.67	156.33	76	135.50	164.83	190.42	172.83	173.42	194.08	173.75
77	125.42	152.58	176.25	160.00	160.58	179.33	160.75	77	139.33	169.50	195.75	177.67	178.33	199.17	178.67
78	128.75	156.67	180.83	164.17	164.83	183.67	165.08	78	143.08	174.00	200.92	182.50	183.08	204.08	183.42
79	131.75	160.25	185.08	168.00	168.67	187.92	168.83	79	146.42	178.08	205.67	186.67	187.33	208.75	187.67
80	134.58	163.75	189.17	171.75	172.25	191.67	172.67	80	149.58	181.92	210.08	190.75	191.42	213.00	191.75
81	137.25	167.00	192.83	175.08	175.75	195.42	176.08	81	152.58	185.58	214.42	194.58	195.33	217.08	195.58
82	139.83	170.08	196.58	178.25	178.92	198.83	179.33	82	155.33	189.00	218.33	198.08	198.83	220.92	199.17
83	142.08	172.92	199.92	181.33	181.92	201.92	182.33	83	157.92	192.17	222.17	201.42	202.17	224.33	202.42
84	144.25	175.50	203.08	184.00	184.67	204.92	185.00	84	160.33	195.00	225.67	204.42	205.17	227.58	205.50
85	146.33	178.08	206.08	186.58	187.33	207.67	187.67	85	162.58	197.75	228.83	207.33	208.17	230.75	208.42
86	148.25	180.33	208.58	189.17	189.83	210.25	190.17	86	164.75	200.42	231.83	210.08	210.92	233.58	211.33
87	149.92	182.42	211.00	191.25	192.00	212.58	192.33	87	166.67	202.67	234.50	212.50	213.25	236.17	213.67
88	151.50	184.33	213.33	193.25	194.00	214.92	194.25	88	168.42	204.83	237.00	214.67	215.58	238.75	215.92
89	152.92	186.08	215.17	195.00	195.75	216.83	196.00	89	169.92	206.67	239.17	216.67	217.58	240.92	217.83
90	154.25	187.67	216.92	196.67	197.42	218.33	197.75	90	171.33	208.42	241.08	218.50	219.33	242.67	219.75
91	155.42	189.08	218.42	198.17	198.92	219.83	199.25	91	172.75	210.08	242.75	220.25	221.08	244.17	221.42
92	156.50	190.42	219.83	199.67	200.42	221.08	200.75	92	173.92	211.58	244.17	221.83	222.58	245.67	223.08
93	157.58	191.67	221.00	200.92	201.75	222.33	202.00	93	175.08	213.00	245.58	223.25	224.08	247.00	224.50
94	158.58	192.83	222.17	202.25	203.00	223.33	203.33	94	176.25	214.42	246.83	224.67	225.58	248.08	225.92
95	159.50	194.08	223.08	203.42	204.17	224.17	204.50	95	177.25	215.67	247.83	226.08	226.92	249.08	227.25
96	160.42	195.00	223.83	204.50	205.25	225.08	205.58	96	178.17	216.75	248.75	227.25	228.08	250.00	228.50
97	161.00	195.83	224.50	205.33	206.17	225.67	206.50	97	178.83	217.67	249.42	228.08	229.00	250.83	229.42
98	161.58	196.58	225.17	206.08	206.83	226.42	207.17	98	179.58	218.33	250.08	228.92	229.83	251.58	230.17
99	162.00	197.00	225.50	206.50	207.33	226.75	207.67	99	179.83	218.92	250.50	229.50	230.42	252.00	230.67

(Add \$6 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/2010

MISSISSIPPI

ALL EXCEPT 394, 395

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	138.58	168.67	195.25	N/A	N/A	196.75	N/A	0-64	154.08	187.33	216.83	N/A	N/A	218.67	N/A
65	79.42	96.58	109.83	101.33	101.67	114.42	101.83	65	88.25	107.42	121.92	112.58	113.00	127.17	113.17
66	79.42	96.58	109.83	101.33	101.67	114.42	101.83	66	88.25	107.42	121.92	112.58	113.00	127.17	113.17
67	83.33	101.33	115.42	106.25	106.67	119.50	106.92	67	92.58	112.58	128.25	118.08	118.50	132.75	118.67
68	87.08	106.00	120.50	111.08	111.50	124.33	111.67	68	96.83	117.67	133.92	123.42	123.83	138.08	124.17
69	90.83	110.50	125.67	115.83	116.25	129.33	116.42	69	100.92	122.67	139.67	128.67	129.17	143.67	129.42
70	94.50	115.00	130.92	120.50	120.92	134.42	121.17	70	105.00	127.75	145.58	133.92	134.42	149.42	134.67
71	98.08	119.33	136.42	125.17	125.67	139.83	125.75	71	109.08	132.58	151.58	139.00	139.58	155.33	139.83
72	101.67	123.75	141.83	129.75	130.25	145.33	130.42	72	113.00	137.50	157.67	144.08	144.67	161.42	144.92
73	105.25	127.92	147.42	134.25	134.67	150.92	134.92	73	117.00	142.17	163.83	149.08	149.67	167.67	149.92
74	108.75	132.33	152.58	138.67	139.25	155.92	139.50	74	120.83	147.00	169.50	154.17	154.75	173.25	154.92
75	112.17	136.50	157.67	143.08	143.67	160.92	143.83	75	124.67	151.67	175.17	159.00	159.58	178.83	159.83
76	115.58	140.58	162.33	147.42	147.92	165.42	148.17	76	128.42	156.17	180.42	163.75	164.33	183.92	164.67
77	118.83	144.50	166.92	151.58	152.08	169.92	152.33	77	132.00	160.58	185.50	168.33	169.00	188.67	169.25
78	121.92	148.42	171.33	155.58	156.17	174.00	156.42	78	135.50	164.83	190.33	172.92	173.50	193.33	173.75
79	124.83	151.83	175.33	159.17	159.75	178.08	160.00	79	138.67	168.67	194.83	176.83	177.42	197.75	177.83
80	127.50	155.08	179.17	162.67	163.17	181.58	163.58	80	141.67	172.33	199.08	180.67	181.33	201.83	181.67
81	130.08	158.17	182.67	165.92	166.50	185.08	166.83	81	144.50	175.83	203.08	184.33	185.00	205.67	185.33
82	132.42	161.08	186.25	168.92	169.50	188.42	169.92	82	147.17	179.00	206.83	187.67	188.42	209.33	188.67
83	134.67	163.83	189.42	171.75	172.33	191.33	172.75	83	149.67	182.00	210.42	190.83	191.58	212.58	191.75
84	136.67	166.25	192.42	174.33	175.00	194.08	175.25	84	151.92	184.75	213.75	193.67	194.42	215.67	194.67
85	138.58	168.67	195.25	176.75	177.42	196.75	177.75	85	154.08	187.33	216.83	196.42	197.17	218.67	197.50
86	140.50	170.83	197.67	179.17	179.83	199.17	180.17	86	156.08	189.92	219.58	199.08	199.83	221.33	200.17
87	142.08	172.83	199.92	181.17	181.92	201.42	182.17	87	157.92	192.00	222.17	201.33	202.08	223.75	202.42
88	143.58	174.58	202.17	183.08	183.83	203.67	184.08	88	159.50	194.00	224.58	203.42	204.25	226.17	204.50
89	144.92	176.25	203.83	184.75	185.50	205.42	185.67	89	160.92	195.75	226.58	205.25	206.08	228.25	206.42
90	146.08	177.75	205.50	186.33	187.08	206.83	187.33	90	162.33	197.50	228.42	207.00	207.83	229.92	208.17
91	147.25	179.08	206.92	187.75	188.50	208.25	188.75	91	163.67	199.08	229.92	208.67	209.50	231.33	209.75
92	148.25	180.42	208.25	189.17	189.92	209.50	190.17	92	164.75	200.50	231.33	210.17	210.92	232.75	211.33
93	149.25	181.58	209.42	190.33	191.08	210.58	191.42	93	165.92	201.75	232.67	211.50	212.33	234.00	212.67
94	150.25	182.67	210.42	191.67	192.33	211.58	192.58	94	166.92	203.08	233.83	212.83	213.67	235.08	214.08
95	151.17	183.92	211.33	192.67	193.42	212.42	193.75	95	167.92	204.33	234.75	214.17	214.92	235.92	215.33
96	151.92	184.75	212.00	193.75	194.50	213.25	194.75	96	168.83	205.33	235.67	215.33	216.08	236.83	216.42
97	152.58	185.58	212.67	194.58	195.33	213.83	195.58	97	169.42	206.17	236.33	216.08	217.00	237.58	217.33
98	153.08	186.25	213.33	195.25	196.00	214.50	196.25	98	170.08	206.83	236.92	216.92	217.75	238.33	218.00
99	153.42	186.58	213.58	195.58	196.42	214.83	196.75	99	170.42	207.42	237.33	217.42	218.25	238.75	218.58

(Add \$6 One-time Policy Fee)

Spousal Discount Factor: .93