

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 4/30/09**

NEBRASKA

**FOR USE IN NEBRASKA ZIP CODES:
 681, 68005, 68007, 68010, 68022, 68028, 68035, 68046, 68054, 68056, 68059, 68064, AND 68069**

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	810	985	1,120	1,034	1,037	1,167	1,038	65	901	1,095	1,245	1,148	1,152	1,297	1,154
66	810	985	1,120	1,034	1,037	1,167	1,038	66	901	1,095	1,245	1,148	1,152	1,297	1,154
67	849	1,034	1,177	1,084	1,088	1,219	1,090	67	944	1,149	1,308	1,204	1,208	1,354	1,210
68	888	1,080	1,229	1,132	1,137	1,267	1,139	68	987	1,201	1,366	1,259	1,264	1,409	1,265
69	926	1,127	1,283	1,181	1,186	1,318	1,188	69	1,029	1,251	1,425	1,312	1,317	1,465	1,320
70	963	1,172	1,336	1,229	1,234	1,371	1,236	70	1,071	1,302	1,485	1,366	1,371	1,523	1,373
71	1,000	1,217	1,391	1,276	1,281	1,426	1,283	71	1,112	1,353	1,546	1,417	1,423	1,584	1,426
72	1,037	1,262	1,447	1,323	1,328	1,482	1,330	72	1,152	1,402	1,607	1,470	1,475	1,646	1,478
73	1,074	1,305	1,503	1,369	1,374	1,539	1,377	73	1,192	1,451	1,670	1,521	1,527	1,710	1,530
74	1,110	1,349	1,556	1,415	1,420	1,590	1,422	74	1,232	1,499	1,729	1,572	1,578	1,767	1,580
75	1,145	1,392	1,607	1,459	1,465	1,641	1,467	75	1,271	1,547	1,786	1,622	1,627	1,823	1,630
76	1,178	1,434	1,656	1,503	1,509	1,688	1,511	76	1,309	1,593	1,840	1,670	1,676	1,875	1,679
77	1,211	1,473	1,702	1,546	1,551	1,732	1,553	77	1,346	1,638	1,891	1,717	1,723	1,925	1,726
78	1,244	1,513	1,747	1,587	1,592	1,775	1,595	78	1,382	1,682	1,941	1,762	1,770	1,972	1,773
79	1,273	1,549	1,789	1,624	1,629	1,815	1,632	79	1,415	1,720	1,987	1,803	1,811	2,018	1,814
80	1,301	1,582	1,827	1,659	1,665	1,853	1,667	80	1,445	1,758	2,030	1,843	1,850	2,059	1,853
81	1,326	1,614	1,864	1,692	1,699	1,888	1,701	81	1,474	1,793	2,071	1,880	1,887	2,098	1,890
82	1,351	1,644	1,899	1,722	1,729	1,921	1,732	82	1,501	1,826	2,110	1,914	1,922	2,135	1,925
83	1,374	1,670	1,931	1,752	1,758	1,951	1,761	83	1,526	1,856	2,146	1,946	1,953	2,168	1,956
84	1,394	1,696	1,962	1,777	1,784	1,980	1,787	84	1,549	1,884	2,180	1,975	1,983	2,199	1,986
85	1,414	1,720	1,990	1,803	1,810	2,007	1,813	85	1,571	1,910	2,212	2,004	2,011	2,230	2,014
86	1,433	1,742	2,016	1,827	1,834	2,031	1,837	86	1,592	1,936	2,240	2,030	2,038	2,256	2,041
87	1,449	1,762	2,039	1,848	1,854	2,054	1,857	87	1,609	1,958	2,266	2,053	2,061	2,282	2,064
88	1,464	1,781	2,061	1,867	1,874	2,077	1,877	88	1,626	1,979	2,290	2,075	2,082	2,308	2,086
89	1,477	1,797	2,080	1,884	1,891	2,095	1,894	89	1,642	1,997	2,310	2,094	2,101	2,328	2,105
90	1,491	1,813	2,096	1,900	1,908	2,110	1,910	90	1,656	2,014	2,328	2,112	2,119	2,345	2,123
91	1,502	1,827	2,111	1,915	1,923	2,123	1,926	91	1,668	2,030	2,345	2,128	2,136	2,360	2,139
92	1,512	1,840	2,123	1,929	1,936	2,137	1,939	92	1,681	2,044	2,360	2,143	2,152	2,373	2,155
93	1,523	1,852	2,136	1,942	1,948	2,148	1,952	93	1,692	2,058	2,373	2,157	2,165	2,386	2,169
94	1,532	1,864	2,146	1,954	1,962	2,158	1,965	94	1,702	2,071	2,385	2,172	2,179	2,398	2,183
95	1,541	1,875	2,155	1,966	1,973	2,166	1,976	95	1,713	2,083	2,394	2,184	2,193	2,406	2,195
96	1,549	1,885	2,163	1,976	1,984	2,174	1,986	96	1,721	2,094	2,403	2,195	2,204	2,416	2,207
97	1,556	1,892	2,169	1,984	1,991	2,181	1,995	97	1,728	2,102	2,410	2,204	2,213	2,423	2,216
98	1,561	1,899	2,175	1,991	1,998	2,188	2,002	98	1,735	2,110	2,417	2,212	2,220	2,431	2,224
99	1,565	1,903	2,178	1,995	2,003	2,191	2,006	99	1,739	2,115	2,421	2,217	2,226	2,435	2,229

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annu 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 4/30/09**

NEBRASKA

**FOR USE IN NEBRASKA ZIP CODES:
 685 AND ALL OTHER BEGINNING WITH 680 EXCEPT 681, 68005, 68007, 68010, 68022, 68028, 68035, 68046, 68054, 68056, 68059, 68064, AND 68069**

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	768	933	1,061	979	983	1,105	984	65	853	1,038	1,179	1,087	1,092	1,229	1,094
66	768	933	1,061	979	983	1,105	984	66	853	1,038	1,179	1,087	1,092	1,229	1,094
67	805	979	1,115	1,027	1,031	1,155	1,032	67	895	1,088	1,239	1,140	1,145	1,283	1,147
68	842	1,023	1,165	1,073	1,077	1,201	1,079	68	935	1,138	1,294	1,193	1,197	1,335	1,199
69	878	1,067	1,215	1,119	1,123	1,248	1,125	69	975	1,185	1,350	1,243	1,247	1,388	1,250
70	913	1,111	1,265	1,165	1,169	1,299	1,171	70	1,014	1,234	1,407	1,294	1,299	1,443	1,301
71	948	1,153	1,318	1,209	1,213	1,351	1,215	71	1,053	1,282	1,464	1,343	1,348	1,500	1,351
72	983	1,195	1,371	1,254	1,258	1,404	1,260	72	1,092	1,328	1,523	1,392	1,398	1,560	1,400
73	1,017	1,237	1,424	1,297	1,301	1,458	1,304	73	1,130	1,374	1,582	1,441	1,446	1,620	1,449
74	1,051	1,278	1,474	1,340	1,346	1,507	1,347	74	1,167	1,420	1,638	1,490	1,495	1,674	1,497
75	1,085	1,319	1,523	1,382	1,388	1,554	1,390	75	1,204	1,465	1,692	1,536	1,542	1,727	1,544
76	1,116	1,358	1,569	1,424	1,429	1,599	1,431	76	1,240	1,509	1,743	1,582	1,588	1,777	1,590
77	1,148	1,396	1,613	1,464	1,470	1,641	1,472	77	1,275	1,552	1,792	1,626	1,633	1,823	1,635
78	1,178	1,434	1,655	1,503	1,508	1,681	1,511	78	1,310	1,593	1,839	1,670	1,677	1,868	1,679
79	1,206	1,467	1,695	1,538	1,544	1,720	1,546	79	1,340	1,630	1,883	1,708	1,715	1,912	1,718
80	1,232	1,499	1,731	1,571	1,578	1,755	1,580	80	1,369	1,665	1,923	1,746	1,752	1,950	1,755
81	1,256	1,529	1,766	1,603	1,609	1,788	1,612	81	1,397	1,698	1,962	1,781	1,787	1,987	1,790
82	1,280	1,557	1,799	1,632	1,638	1,820	1,641	82	1,422	1,730	1,999	1,814	1,821	2,022	1,823
83	1,301	1,582	1,830	1,660	1,666	1,849	1,669	83	1,445	1,759	2,033	1,843	1,850	2,054	1,853
84	1,320	1,607	1,859	1,684	1,690	1,876	1,693	84	1,467	1,785	2,066	1,871	1,878	2,084	1,881
85	1,339	1,629	1,886	1,708	1,715	1,902	1,717	85	1,489	1,810	2,095	1,898	1,905	2,112	1,908
86	1,357	1,651	1,910	1,731	1,737	1,924	1,741	86	1,508	1,834	2,122	1,923	1,931	2,138	1,933
87	1,373	1,670	1,931	1,751	1,757	1,946	1,760	87	1,525	1,855	2,147	1,945	1,952	2,162	1,956
88	1,387	1,688	1,952	1,769	1,776	1,967	1,778	88	1,541	1,875	2,170	1,966	1,973	2,186	1,976
89	1,400	1,703	1,970	1,785	1,792	1,985	1,795	89	1,555	1,892	2,189	1,984	1,991	2,205	1,994
90	1,412	1,717	1,985	1,800	1,807	1,999	1,810	90	1,569	1,908	2,206	2,001	2,008	2,221	2,012
91	1,423	1,731	2,000	1,814	1,822	2,012	1,824	91	1,580	1,923	2,221	2,016	2,023	2,236	2,027
92	1,433	1,743	2,012	1,827	1,834	2,024	1,837	92	1,592	1,937	2,236	2,030	2,039	2,248	2,041
93	1,443	1,754	2,023	1,840	1,846	2,035	1,850	93	1,603	1,949	2,248	2,044	2,051	2,261	2,055
94	1,452	1,766	2,033	1,851	1,859	2,045	1,861	94	1,613	1,962	2,259	2,057	2,065	2,272	2,068
95	1,460	1,777	2,041	1,862	1,869	2,052	1,872	95	1,623	1,974	2,268	2,069	2,077	2,280	2,080
96	1,468	1,786	2,049	1,872	1,879	2,059	1,882	96	1,631	1,984	2,276	2,080	2,088	2,289	2,091
97	1,474	1,793	2,055	1,879	1,886	2,066	1,890	97	1,637	1,992	2,283	2,088	2,096	2,296	2,100
98	1,479	1,799	2,060	1,886	1,893	2,073	1,896	98	1,643	1,999	2,290	2,095	2,103	2,303	2,107
99	1,482	1,803	2,064	1,890	1,897	2,075	1,901	99	1,647	2,003	2,293	2,101	2,109	2,307	2,111

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annua 1/2

Quarterly: 1/4

Monthly: 1/12

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 4/30/09

NEBRASKA

FOR USE IN NEBRASKA ZIP CODES:
 ALL EXCEPT 680, 681, AND 685

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	682	830	943	870	874	982	874	65	758	922	1,048	966	970	1,092	972
66	682	830	943	870	874	982	874	66	758	922	1,048	966	970	1,092	972
67	715	870	991	913	916	1,026	918	67	795	967	1,102	1,014	1,018	1,140	1,019
68	748	910	1,035	954	958	1,067	959	68	831	1,011	1,150	1,060	1,064	1,186	1,066
69	780	949	1,080	994	998	1,110	1,000	69	866	1,054	1,200	1,105	1,109	1,234	1,111
70	811	987	1,125	1,035	1,039	1,154	1,041	70	902	1,097	1,250	1,150	1,154	1,282	1,156
71	842	1,025	1,171	1,074	1,078	1,201	1,080	71	936	1,139	1,302	1,194	1,198	1,334	1,201
72	874	1,062	1,218	1,114	1,118	1,248	1,120	72	970	1,181	1,354	1,238	1,242	1,386	1,245
73	904	1,099	1,266	1,153	1,157	1,296	1,159	73	1,004	1,222	1,406	1,281	1,286	1,440	1,288
74	934	1,136	1,310	1,191	1,196	1,339	1,198	74	1,038	1,262	1,456	1,324	1,329	1,488	1,330
75	964	1,172	1,354	1,229	1,234	1,382	1,235	75	1,070	1,302	1,504	1,366	1,370	1,535	1,373
76	992	1,207	1,394	1,266	1,270	1,422	1,272	76	1,102	1,342	1,550	1,406	1,411	1,579	1,414
77	1,020	1,241	1,434	1,302	1,306	1,458	1,308	77	1,134	1,379	1,593	1,446	1,451	1,621	1,454
78	1,047	1,274	1,471	1,336	1,341	1,494	1,343	78	1,164	1,416	1,634	1,484	1,490	1,661	1,493
79	1,072	1,304	1,506	1,367	1,372	1,529	1,374	79	1,191	1,449	1,674	1,518	1,525	1,699	1,527
80	1,095	1,332	1,538	1,397	1,402	1,560	1,404	80	1,217	1,480	1,710	1,552	1,558	1,734	1,560
81	1,117	1,359	1,570	1,425	1,430	1,590	1,433	81	1,242	1,510	1,744	1,583	1,589	1,766	1,591
82	1,138	1,384	1,599	1,450	1,456	1,618	1,458	82	1,264	1,538	1,777	1,612	1,618	1,798	1,621
83	1,157	1,406	1,626	1,475	1,481	1,643	1,483	83	1,285	1,563	1,807	1,638	1,645	1,826	1,647
84	1,174	1,428	1,652	1,497	1,502	1,667	1,505	84	1,304	1,586	1,836	1,663	1,670	1,852	1,672
85	1,190	1,448	1,676	1,518	1,524	1,690	1,526	85	1,323	1,609	1,862	1,687	1,694	1,878	1,696
86	1,206	1,467	1,698	1,538	1,544	1,710	1,547	86	1,341	1,630	1,886	1,710	1,716	1,900	1,718
87	1,220	1,484	1,717	1,556	1,562	1,730	1,564	87	1,355	1,649	1,908	1,729	1,735	1,922	1,738
88	1,233	1,500	1,735	1,572	1,578	1,749	1,581	88	1,370	1,666	1,929	1,747	1,754	1,943	1,757
89	1,244	1,514	1,751	1,586	1,593	1,764	1,595	89	1,382	1,682	1,946	1,763	1,770	1,960	1,773
90	1,255	1,526	1,765	1,600	1,606	1,777	1,609	90	1,394	1,696	1,961	1,778	1,785	1,974	1,788
91	1,265	1,538	1,778	1,613	1,619	1,788	1,622	91	1,405	1,710	1,974	1,792	1,798	1,987	1,802
92	1,274	1,550	1,788	1,624	1,630	1,799	1,633	92	1,415	1,722	1,987	1,805	1,812	1,998	1,814
93	1,282	1,559	1,798	1,635	1,641	1,809	1,644	93	1,425	1,733	1,998	1,817	1,823	2,010	1,826
94	1,290	1,570	1,807	1,646	1,652	1,818	1,654	94	1,434	1,744	2,008	1,829	1,835	2,019	1,838
95	1,298	1,579	1,814	1,655	1,662	1,824	1,664	95	1,442	1,754	2,016	1,839	1,846	2,026	1,849
96	1,305	1,587	1,822	1,664	1,670	1,830	1,673	96	1,450	1,763	2,023	1,849	1,856	2,034	1,858
97	1,310	1,594	1,826	1,670	1,677	1,837	1,680	97	1,455	1,770	2,030	1,856	1,863	2,041	1,866
98	1,314	1,599	1,831	1,677	1,682	1,842	1,686	98	1,461	1,777	2,035	1,862	1,870	2,047	1,873
99	1,318	1,602	1,834	1,680	1,686	1,845	1,690	99	1,464	1,781	2,038	1,867	1,874	2,050	1,877

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annu 1/2

Quarterly: 1/4

Monthly: 1/12

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 4/30/09

NEBRASKA

FOR USE IN NEBRASKA ZIP CODES:
681, 68005, 68007, 68010, 68022, 68028, 68035, 68046, 68054, 68056, 68059, 68064, AND 68069

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	932	1,133	1,288	1,188	1,192	1,342	1,194	65	1,036	1,260	1,431	1,321	1,325	1,492	1,327
66	932	1,133	1,288	1,188	1,192	1,342	1,194	66	1,036	1,260	1,431	1,321	1,325	1,492	1,327
67	978	1,188	1,354	1,246	1,251	1,401	1,253	67	1,086	1,321	1,504	1,384	1,390	1,557	1,392
68	1,021	1,243	1,414	1,302	1,308	1,458	1,310	68	1,135	1,380	1,570	1,448	1,453	1,620	1,455
69	1,065	1,296	1,474	1,359	1,363	1,516	1,365	69	1,184	1,439	1,638	1,509	1,514	1,684	1,517
70	1,109	1,348	1,536	1,414	1,418	1,576	1,421	70	1,231	1,498	1,707	1,570	1,576	1,752	1,579
71	1,150	1,399	1,600	1,468	1,473	1,640	1,475	71	1,279	1,555	1,777	1,630	1,637	1,822	1,640
72	1,193	1,452	1,663	1,522	1,528	1,704	1,530	72	1,325	1,612	1,849	1,690	1,697	1,893	1,700
73	1,234	1,501	1,728	1,574	1,580	1,770	1,583	73	1,372	1,668	1,921	1,749	1,756	1,967	1,758
74	1,276	1,551	1,789	1,626	1,633	1,829	1,636	74	1,417	1,724	1,988	1,808	1,815	2,032	1,817
75	1,316	1,601	1,849	1,679	1,684	1,887	1,687	75	1,462	1,778	2,054	1,865	1,872	2,097	1,874
76	1,356	1,648	1,904	1,728	1,735	1,941	1,738	76	1,506	1,832	2,116	1,920	1,928	2,157	1,930
77	1,394	1,695	1,958	1,777	1,784	1,992	1,787	77	1,549	1,883	2,176	1,974	1,982	2,214	1,986
78	1,431	1,740	2,009	1,824	1,832	2,041	1,834	78	1,589	1,933	2,233	2,027	2,035	2,268	2,038
79	1,464	1,780	2,057	1,867	1,873	2,088	1,876	79	1,626	1,978	2,286	2,074	2,081	2,320	2,085
80	1,495	1,819	2,101	1,908	1,914	2,130	1,918	80	1,662	2,022	2,334	2,119	2,127	2,367	2,131
81	1,526	1,855	2,143	1,946	1,953	2,171	1,956	81	1,695	2,062	2,382	2,162	2,170	2,412	2,174
82	1,553	1,890	2,184	1,981	1,988	2,210	1,992	82	1,726	2,100	2,426	2,201	2,210	2,455	2,214
83	1,579	1,921	2,221	2,014	2,022	2,244	2,025	83	1,755	2,135	2,468	2,238	2,247	2,493	2,250
84	1,603	1,950	2,256	2,044	2,052	2,276	2,056	84	1,781	2,167	2,507	2,271	2,280	2,529	2,284
85	1,625	1,978	2,290	2,073	2,081	2,308	2,084	85	1,807	2,197	2,543	2,304	2,312	2,564	2,316
86	1,647	2,004	2,318	2,101	2,109	2,336	2,113	86	1,831	2,227	2,575	2,334	2,344	2,595	2,347
87	1,666	2,026	2,345	2,125	2,133	2,362	2,137	87	1,852	2,252	2,606	2,361	2,369	2,624	2,374
88	1,683	2,048	2,370	2,147	2,156	2,388	2,158	88	1,871	2,275	2,633	2,385	2,395	2,653	2,399
89	1,700	2,067	2,391	2,167	2,176	2,409	2,178	89	1,888	2,296	2,657	2,407	2,417	2,677	2,421
90	1,714	2,084	2,410	2,185	2,194	2,426	2,197	90	1,904	2,316	2,678	2,428	2,438	2,696	2,442
91	1,727	2,100	2,427	2,202	2,211	2,442	2,214	91	1,919	2,334	2,697	2,447	2,457	2,713	2,461
92	1,739	2,116	2,442	2,218	2,227	2,457	2,231	92	1,932	2,351	2,713	2,464	2,474	2,729	2,479
93	1,751	2,130	2,456	2,233	2,241	2,470	2,245	93	1,946	2,366	2,728	2,480	2,490	2,745	2,495
94	1,762	2,143	2,468	2,248	2,255	2,481	2,259	94	1,958	2,382	2,743	2,497	2,506	2,757	2,511
95	1,773	2,157	2,479	2,260	2,269	2,491	2,272	95	1,969	2,396	2,753	2,512	2,521	2,767	2,525
96	1,782	2,167	2,487	2,272	2,281	2,500	2,285	96	1,980	2,408	2,764	2,525	2,535	2,778	2,538
97	1,789	2,176	2,495	2,282	2,290	2,508	2,294	97	1,987	2,418	2,772	2,535	2,545	2,786	2,549
98	1,796	2,184	2,501	2,290	2,298	2,516	2,302	98	1,995	2,426	2,779	2,544	2,554	2,796	2,557
99	1,799	2,189	2,505	2,294	2,304	2,519	2,308	99	1,999	2,432	2,784	2,550	2,559	2,800	2,563

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annu 1/2

Quarterly: 1/4

Monthly: 1/12

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 4/30/09

NEBRASKA

FOR USE IN NEBRASKA ZIP CODES:
685 AND ALL OTHER BEGINNING WITH 680 EXCEPT 681, 68005, 68007, 68010, 68022, 68028, 68035, 68046, 68054, 68056, 68059, 68064, AND 68069

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	883	1,074	1,220	1,126	1,130	1,272	1,131	65	981	1,193	1,355	1,251	1,256	1,413	1,257
66	883	1,074	1,220	1,126	1,130	1,272	1,131	66	981	1,193	1,355	1,251	1,256	1,413	1,257
67	926	1,126	1,283	1,181	1,185	1,328	1,187	67	1,029	1,251	1,425	1,311	1,317	1,475	1,319
68	968	1,177	1,339	1,234	1,239	1,382	1,241	68	1,076	1,308	1,488	1,372	1,376	1,535	1,379
69	1,009	1,228	1,397	1,287	1,292	1,436	1,293	69	1,121	1,364	1,552	1,429	1,435	1,596	1,437
70	1,050	1,277	1,455	1,339	1,344	1,493	1,346	70	1,166	1,419	1,617	1,488	1,493	1,660	1,496
71	1,090	1,326	1,516	1,391	1,396	1,553	1,398	71	1,211	1,473	1,684	1,544	1,551	1,726	1,553
72	1,130	1,375	1,576	1,442	1,447	1,615	1,449	72	1,256	1,527	1,751	1,601	1,607	1,794	1,610
73	1,169	1,422	1,637	1,491	1,497	1,677	1,499	73	1,300	1,580	1,820	1,657	1,663	1,863	1,666
74	1,209	1,470	1,695	1,541	1,547	1,733	1,550	74	1,343	1,634	1,884	1,713	1,719	1,925	1,722
75	1,247	1,517	1,751	1,590	1,596	1,787	1,598	75	1,385	1,685	1,946	1,767	1,773	1,986	1,776
76	1,284	1,562	1,804	1,637	1,643	1,839	1,646	76	1,427	1,735	2,004	1,819	1,826	2,043	1,829
77	1,320	1,606	1,855	1,684	1,690	1,887	1,693	77	1,467	1,784	2,061	1,870	1,877	2,097	1,881
78	1,355	1,649	1,904	1,728	1,735	1,933	1,738	78	1,506	1,832	2,115	1,921	1,928	2,148	1,931
79	1,387	1,687	1,949	1,769	1,775	1,978	1,778	79	1,541	1,874	2,165	1,965	1,972	2,198	1,976
80	1,417	1,724	1,991	1,807	1,814	2,018	1,817	80	1,574	1,915	2,211	2,008	2,015	2,243	2,019
81	1,445	1,758	2,030	1,843	1,850	2,057	1,853	81	1,606	1,953	2,256	2,048	2,056	2,285	2,059
82	1,472	1,790	2,069	1,877	1,884	2,093	1,887	82	1,635	1,989	2,299	2,085	2,093	2,326	2,097
83	1,496	1,820	2,104	1,908	1,915	2,126	1,919	83	1,662	2,022	2,338	2,120	2,129	2,362	2,131
84	1,518	1,848	2,138	1,937	1,944	2,156	1,948	84	1,688	2,053	2,375	2,152	2,160	2,396	2,164
85	1,540	1,874	2,169	1,964	1,972	2,186	1,975	85	1,712	2,082	2,409	2,183	2,191	2,429	2,194
86	1,561	1,898	2,196	1,991	1,998	2,213	2,002	86	1,734	2,110	2,440	2,211	2,220	2,459	2,224
87	1,579	1,920	2,221	2,013	2,021	2,237	2,024	87	1,754	2,133	2,469	2,237	2,245	2,486	2,249
88	1,595	1,940	2,246	2,034	2,042	2,263	2,045	88	1,772	2,156	2,495	2,260	2,269	2,514	2,273
89	1,610	1,958	2,265	2,053	2,061	2,282	2,064	89	1,788	2,175	2,517	2,281	2,290	2,536	2,293
90	1,624	1,975	2,283	2,070	2,078	2,299	2,082	90	1,804	2,194	2,537	2,300	2,309	2,554	2,313
91	1,636	1,990	2,300	2,086	2,094	2,314	2,098	91	1,818	2,211	2,555	2,318	2,327	2,570	2,331
92	1,648	2,004	2,314	2,102	2,110	2,327	2,113	92	1,831	2,228	2,570	2,335	2,344	2,586	2,348
93	1,659	2,018	2,327	2,115	2,123	2,340	2,127	93	1,843	2,242	2,585	2,350	2,359	2,600	2,363
94	1,670	2,030	2,338	2,129	2,137	2,351	2,140	94	1,855	2,256	2,598	2,365	2,374	2,612	2,379
95	1,679	2,043	2,348	2,141	2,149	2,360	2,153	95	1,866	2,270	2,608	2,380	2,389	2,622	2,392
96	1,688	2,053	2,356	2,153	2,161	2,369	2,165	96	1,876	2,282	2,618	2,392	2,401	2,632	2,405
97	1,695	2,062	2,363	2,162	2,170	2,376	2,174	97	1,883	2,291	2,626	2,401	2,411	2,640	2,415
98	1,701	2,069	2,370	2,169	2,177	2,383	2,181	98	1,890	2,299	2,633	2,410	2,419	2,649	2,423
99	1,705	2,074	2,373	2,174	2,183	2,387	2,186	99	1,894	2,304	2,637	2,416	2,425	2,652	2,428

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annu 1/2

Quarterly: 1/4

Monthly: 1/12

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 4/30/09

NEBRASKA

FOR USE IN NEBRASKA ZIP CODES:
 ALL EXCEPT 680, 681, AND 685

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	785	954	1,085	1,001	1,004	1,130	1,006	65	872	1,061	1,205	1,112	1,116	1,256	1,118
66	785	954	1,085	1,001	1,004	1,130	1,006	66	872	1,061	1,205	1,112	1,116	1,256	1,118
67	823	1,001	1,140	1,050	1,054	1,180	1,055	67	914	1,112	1,266	1,166	1,170	1,311	1,172
68	860	1,046	1,190	1,097	1,102	1,228	1,103	68	956	1,162	1,322	1,219	1,223	1,364	1,226
69	897	1,091	1,242	1,144	1,148	1,277	1,150	69	997	1,212	1,379	1,270	1,275	1,418	1,278
70	934	1,135	1,294	1,190	1,194	1,327	1,197	70	1,037	1,262	1,438	1,322	1,327	1,475	1,330
71	969	1,178	1,347	1,236	1,241	1,381	1,242	71	1,077	1,310	1,497	1,373	1,378	1,534	1,381
72	1,005	1,222	1,401	1,282	1,286	1,435	1,288	72	1,116	1,358	1,557	1,423	1,429	1,594	1,431
73	1,039	1,264	1,455	1,326	1,330	1,490	1,333	73	1,155	1,405	1,618	1,473	1,478	1,656	1,481
74	1,074	1,306	1,506	1,370	1,375	1,540	1,378	74	1,194	1,452	1,674	1,522	1,528	1,711	1,530
75	1,108	1,348	1,557	1,414	1,418	1,589	1,421	75	1,231	1,498	1,730	1,570	1,576	1,766	1,578
76	1,142	1,388	1,603	1,455	1,461	1,634	1,463	76	1,268	1,542	1,782	1,617	1,623	1,816	1,626
77	1,174	1,427	1,649	1,497	1,502	1,678	1,505	77	1,304	1,586	1,832	1,662	1,669	1,864	1,672
78	1,205	1,466	1,692	1,536	1,542	1,718	1,545	78	1,338	1,628	1,880	1,707	1,714	1,910	1,716
79	1,233	1,499	1,732	1,572	1,578	1,758	1,580	79	1,370	1,666	1,925	1,746	1,753	1,954	1,756
80	1,259	1,532	1,770	1,606	1,612	1,794	1,615	80	1,399	1,702	1,966	1,785	1,791	1,994	1,794
81	1,285	1,562	1,805	1,638	1,645	1,828	1,647	81	1,427	1,736	2,006	1,821	1,827	2,031	1,830
82	1,308	1,591	1,839	1,668	1,674	1,861	1,678	82	1,454	1,768	2,043	1,854	1,861	2,067	1,864
83	1,330	1,618	1,870	1,696	1,702	1,890	1,706	83	1,478	1,798	2,078	1,885	1,892	2,099	1,894
84	1,350	1,642	1,900	1,722	1,728	1,917	1,731	84	1,500	1,825	2,111	1,913	1,920	2,130	1,923
85	1,369	1,666	1,928	1,746	1,753	1,943	1,755	85	1,522	1,850	2,142	1,940	1,947	2,159	1,950
86	1,387	1,687	1,952	1,770	1,776	1,967	1,779	86	1,542	1,875	2,169	1,966	1,974	2,186	1,977
87	1,403	1,706	1,974	1,790	1,796	1,989	1,799	87	1,559	1,896	2,194	1,988	1,995	2,210	1,999
88	1,418	1,725	1,996	1,808	1,815	2,011	1,818	88	1,575	1,916	2,218	2,009	2,017	2,234	2,020
89	1,431	1,741	2,014	1,825	1,832	2,029	1,834	89	1,590	1,934	2,238	2,027	2,035	2,254	2,038
90	1,443	1,755	2,030	1,840	1,847	2,043	1,850	90	1,603	1,950	2,255	2,045	2,053	2,270	2,056
91	1,454	1,769	2,044	1,854	1,862	2,057	1,865	91	1,616	1,966	2,271	2,061	2,069	2,285	2,072
92	1,465	1,782	2,057	1,868	1,875	2,069	1,878	92	1,627	1,980	2,285	2,075	2,083	2,298	2,087
93	1,474	1,794	2,068	1,880	1,887	2,080	1,890	93	1,638	1,993	2,298	2,089	2,097	2,311	2,101
94	1,484	1,805	2,078	1,893	1,899	2,090	1,902	94	1,649	2,006	2,310	2,102	2,110	2,322	2,114
95	1,493	1,816	2,087	1,903	1,910	2,098	1,914	95	1,658	2,018	2,318	2,115	2,123	2,330	2,126
96	1,501	1,825	2,094	1,914	1,921	2,106	1,924	96	1,667	2,028	2,327	2,126	2,134	2,339	2,138
97	1,506	1,833	2,101	1,922	1,929	2,112	1,932	97	1,674	2,036	2,334	2,134	2,143	2,346	2,146
98	1,512	1,839	2,106	1,928	1,935	2,118	1,938	98	1,680	2,043	2,340	2,142	2,150	2,354	2,154
99	1,515	1,843	2,110	1,932	1,940	2,122	1,943	99	1,683	2,048	2,344	2,147	2,155	2,358	2,158

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annu 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 4/30/09**

NEBRASKA

**FOR USE IN NEBRASKA ZIP CODES:
 681, 68005, 68007, 68010, 68022, 68028, 68035, 68046, 68054, 68056, 68059, 68064, AND 68069**

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	67.50	82.08	93.33	86.17	86.42	97.25	86.50	65	75.08	91.25	103.75	95.67	96.00	108.08	96.17
66	67.50	82.08	93.33	86.17	86.42	97.25	86.50	66	75.08	91.25	103.75	95.67	96.00	108.08	96.17
67	70.75	86.17	98.08	90.33	90.67	101.58	90.83	67	78.67	95.75	109.00	100.33	100.67	112.83	100.83
68	74.00	90.00	102.42	94.33	94.75	105.58	94.92	68	82.25	100.08	113.83	104.92	105.33	117.42	105.42
69	77.17	93.92	106.92	98.42	98.83	109.83	99.00	69	85.75	104.25	118.75	109.33	109.75	122.08	110.00
70	80.25	97.67	111.33	102.42	102.83	114.25	103.00	70	89.25	108.50	123.75	113.83	114.25	126.92	114.42
71	83.33	101.42	115.92	106.33	106.75	118.83	106.92	71	92.67	112.75	128.83	118.08	118.58	132.00	118.83
72	86.42	105.17	120.58	110.25	110.67	123.50	110.83	72	96.00	116.83	133.92	122.50	122.92	137.17	123.17
73	89.50	108.75	125.25	114.08	114.50	128.25	114.75	73	99.33	120.92	139.17	126.75	127.25	142.50	127.50
74	92.50	112.42	129.67	117.92	118.33	132.50	118.50	74	102.67	124.92	144.08	131.00	131.50	147.25	131.67
75	95.42	116.00	133.92	121.58	122.08	136.75	122.25	75	105.92	128.92	148.83	135.17	135.58	151.92	135.83
76	98.17	119.50	138.00	125.25	125.75	140.67	125.92	76	109.08	132.75	153.33	139.17	139.67	156.25	139.92
77	100.92	122.75	141.83	128.83	129.25	144.33	129.42	77	112.17	136.50	157.58	143.08	143.58	160.42	143.83
78	103.67	126.08	145.58	132.25	132.67	147.92	132.92	78	115.17	140.17	161.75	146.83	147.50	164.33	147.75
79	106.08	129.08	149.08	135.33	135.75	151.25	136.00	79	117.92	143.33	165.58	150.25	150.92	168.17	151.17
80	108.42	131.83	152.25	138.25	138.75	154.42	138.92	80	120.42	146.50	169.17	153.58	154.17	171.58	154.42
81	110.50	134.50	155.33	141.00	141.58	157.33	141.75	81	122.83	149.42	172.58	156.67	157.25	174.83	157.50
82	112.58	137.00	158.25	143.50	144.08	160.08	144.33	82	125.08	152.17	175.83	159.50	160.17	177.92	160.42
83	114.50	139.17	160.92	146.00	146.50	162.58	146.75	83	127.17	154.67	178.83	162.17	162.75	180.67	163.00
84	116.17	141.33	163.50	148.08	148.67	165.00	148.92	84	129.08	157.00	181.67	164.58	165.25	183.25	165.50
85	117.83	143.33	165.83	150.25	150.83	167.25	151.08	85	130.92	159.17	184.33	167.00	167.58	185.83	167.83
86	119.42	145.17	168.00	152.25	152.83	169.25	153.08	86	132.67	161.33	186.67	169.17	169.83	188.00	170.08
87	120.75	146.83	169.92	154.00	154.50	171.17	154.75	87	134.08	163.17	188.83	171.08	171.75	190.17	172.00
88	122.00	148.42	171.75	155.58	156.17	173.08	156.42	88	135.50	164.92	190.83	172.92	173.50	192.33	173.83
89	123.08	149.75	173.33	157.00	157.58	174.58	157.83	89	136.83	166.42	192.50	174.50	175.08	194.00	175.42
90	124.25	151.08	174.67	158.33	159.00	175.83	159.17	90	138.00	167.83	194.00	176.00	176.58	195.42	176.92
91	125.17	152.25	175.92	159.58	160.25	176.92	160.50	91	139.00	169.17	195.42	177.33	178.00	196.67	178.25
92	126.00	153.33	176.92	160.75	161.33	178.08	161.58	92	140.08	170.33	196.67	178.58	179.33	197.75	179.58
93	126.92	154.33	178.00	161.83	162.33	179.00	162.67	93	141.00	171.50	197.75	179.75	180.42	198.83	180.75
94	127.67	155.33	178.83	162.83	163.50	179.83	163.75	94	141.83	172.58	198.75	181.00	181.58	199.83	181.92
95	128.42	156.25	179.58	163.83	164.42	180.50	164.67	95	142.75	173.58	199.50	182.00	182.75	200.50	182.92
96	129.08	157.08	180.25	164.67	165.33	181.17	165.50	96	143.42	174.50	200.25	182.92	183.67	201.33	183.92
97	129.67	157.67	180.75	165.33	165.92	181.75	166.25	97	144.00	175.17	200.83	183.67	184.42	201.92	184.67
98	130.08	158.25	181.25	165.92	166.50	182.33	166.83	98	144.58	175.83	201.42	184.33	185.00	202.58	185.33
99	130.42	158.58	181.50	166.25	166.92	182.58	167.17	99	144.92	176.25	201.75	184.75	185.50	202.92	185.75

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 4/30/09

NEBRASKA

FOR USE IN NEBRASKA ZIP CODES:
685 AND ALL OTHER BEGINNING WITH 680 EXCEPT 681, 68005, 68007, 68010, 68022, 68028, 68035, 68046, 68054, 68056, 68059, 68064, AND 68069

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	64.00	77.75	88.42	81.58	81.92	92.08	82.00	65	71.08	86.50	98.25	90.58	91.00	102.42	91.17
66	64.00	77.75	88.42	81.58	81.92	92.08	82.00	66	71.08	86.50	98.25	90.58	91.00	102.42	91.17
67	67.08	81.58	92.92	85.58	85.92	96.25	86.00	67	74.58	90.67	103.25	95.00	95.42	106.92	95.58
68	70.17	85.25	97.08	89.42	89.75	100.08	89.92	68	77.92	94.83	107.83	99.42	99.75	111.25	99.92
69	73.17	88.92	101.25	93.25	93.58	104.00	93.75	69	81.25	98.75	112.50	103.58	103.92	115.67	104.17
70	76.08	92.58	105.42	97.08	97.42	108.25	97.58	70	84.50	102.83	117.25	107.83	108.25	120.25	108.42
71	79.00	96.08	109.83	100.75	101.08	112.58	101.25	71	87.75	106.83	122.00	111.92	112.33	125.00	112.58
72	81.92	99.58	114.25	104.50	104.83	117.00	105.00	72	91.00	110.67	126.92	116.00	116.50	130.00	116.67
73	84.75	103.08	118.67	108.08	108.42	121.50	108.67	73	94.17	114.50	131.83	120.08	120.50	135.00	120.75
74	87.58	106.50	122.83	111.67	112.17	125.58	112.25	74	97.25	118.33	136.50	124.17	124.58	139.50	124.75
75	90.42	109.92	126.92	115.17	115.67	129.50	115.83	75	100.33	122.08	141.00	128.00	128.50	143.92	128.67
76	93.00	113.17	130.75	118.67	119.08	133.25	119.25	76	103.33	125.75	145.25	131.83	132.33	148.08	132.50
77	95.67	116.33	134.42	122.00	122.50	136.75	122.67	77	106.25	129.33	149.33	135.50	136.08	151.92	136.25
78	98.17	119.50	137.92	125.25	125.67	140.08	125.92	78	109.17	132.75	153.25	139.17	139.75	155.67	139.92
79	100.50	122.25	141.25	128.17	128.67	143.33	128.83	79	111.67	135.83	156.92	142.33	142.92	159.33	143.17
80	102.67	124.92	144.25	130.92	131.50	146.25	131.67	80	114.08	138.75	160.25	145.50	146.00	162.50	146.25
81	104.67	127.42	147.17	133.58	134.08	149.00	134.33	81	116.42	141.50	163.50	148.42	148.92	165.58	149.17
82	106.67	129.75	149.92	136.00	136.50	151.67	136.75	82	118.50	144.17	166.58	151.17	151.75	168.50	151.92
83	108.42	131.83	152.50	138.33	138.83	154.08	139.08	83	120.42	146.58	169.42	153.58	154.17	171.17	154.42
84	110.00	133.92	154.92	140.33	140.83	156.33	141.08	84	122.25	148.75	172.17	155.92	156.50	173.67	156.75
85	111.58	135.75	157.17	142.33	142.92	158.50	143.08	85	124.08	150.83	174.58	158.17	158.75	176.00	159.00
86	113.08	137.58	159.17	144.25	144.75	160.33	145.08	86	125.67	152.83	176.83	160.25	160.92	178.17	161.08
87	114.42	139.17	160.92	145.92	146.42	162.17	146.67	87	127.08	154.58	178.92	162.08	162.67	180.17	163.00
88	115.58	140.67	162.67	147.42	148.00	163.92	148.17	88	128.42	156.25	180.83	163.83	164.42	182.17	164.67
89	116.67	141.92	164.17	148.75	149.33	165.42	149.58	89	129.58	157.67	182.42	165.33	165.92	183.75	166.17
90	117.67	143.08	165.42	150.00	150.58	166.58	150.83	90	130.75	159.00	183.83	166.75	167.33	185.08	167.67
91	118.58	144.25	166.67	151.17	151.83	167.67	152.00	91	131.67	160.25	185.08	168.00	168.58	186.33	168.92
92	119.42	145.25	167.67	152.25	152.83	168.67	153.08	92	132.67	161.42	186.33	169.17	169.92	187.33	170.08
93	120.25	146.17	168.58	153.33	153.83	169.58	154.17	93	133.58	162.42	187.33	170.33	170.92	188.42	171.25
94	121.00	147.17	169.42	154.25	154.92	170.42	155.08	94	134.42	163.50	188.25	171.42	172.08	189.33	172.33
95	121.67	148.08	170.08	155.17	155.75	171.00	156.00	95	135.25	164.50	189.00	172.42	173.08	190.00	173.33
96	122.33	148.83	170.75	156.00	156.58	171.58	156.83	96	135.92	165.33	189.67	173.33	174.00	190.75	174.25
97	122.83	149.42	171.25	156.58	157.17	172.17	157.50	97	136.42	166.00	190.25	174.00	174.67	191.33	175.00
98	123.25	149.92	171.67	157.17	157.75	172.75	158.00	98	136.92	166.58	190.83	174.58	175.25	191.92	175.58
99	123.50	150.25	172.00	157.50	158.08	172.92	158.42	99	137.25	166.92	191.08	175.08	175.75	192.25	175.92

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 4/30/09

NEBRASKA

FOR USE IN NEBRASKA ZIP CODES:
ALL EXCEPT 680, 681, AND 685

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	56.83	69.17	78.58	72.50	72.83	81.83	72.83	65	63.17	76.83	87.33	80.50	80.83	91.00	81.00
66	56.83	69.17	78.58	72.50	72.83	81.83	72.83	66	63.17	76.83	87.33	80.50	80.83	91.00	81.00
67	59.58	72.50	82.58	76.08	76.33	85.50	76.50	67	66.25	80.58	91.83	84.50	84.83	95.00	84.92
68	62.33	75.83	86.25	79.50	79.83	88.92	79.92	68	69.25	84.25	95.83	88.33	88.67	98.83	88.83
69	65.00	79.08	90.00	82.83	83.17	92.50	83.33	69	72.17	87.83	100.00	92.08	92.42	102.83	92.58
70	67.58	82.25	93.75	86.25	86.58	96.17	86.75	70	75.17	91.42	104.17	95.83	96.17	106.83	96.33
71	70.17	85.42	97.58	89.50	89.83	100.08	90.00	71	78.00	94.92	108.50	99.50	99.83	111.17	100.08
72	72.83	88.50	101.50	92.83	93.17	104.00	93.33	72	80.83	98.42	112.83	103.17	103.50	115.50	103.75
73	75.33	91.58	105.50	96.08	96.42	108.00	96.58	73	83.67	101.83	117.17	106.75	107.17	120.00	107.33
74	77.83	94.67	109.17	99.25	99.67	111.58	99.83	74	86.50	105.17	121.33	110.33	110.75	124.00	110.83
75	80.33	97.67	112.83	102.42	102.83	115.17	102.92	75	89.17	108.50	125.33	113.83	114.17	127.92	114.42
76	82.67	100.58	116.17	105.50	105.83	118.50	106.00	76	91.83	111.83	129.17	117.17	117.58	131.58	117.83
77	85.00	103.42	119.50	108.50	108.83	121.50	109.00	77	94.50	114.92	132.75	120.50	120.92	135.08	121.17
78	87.25	106.17	122.58	111.33	111.75	124.50	111.92	78	97.00	118.00	136.17	123.67	124.17	138.42	124.42
79	89.33	108.67	125.50	113.92	114.33	127.42	114.50	79	99.25	120.75	139.50	126.50	127.08	141.58	127.25
80	91.25	111.00	128.17	116.42	116.83	130.00	117.00	80	101.42	123.33	142.50	129.33	129.83	144.50	130.00
81	93.08	113.25	130.83	118.75	119.17	132.50	119.42	81	103.50	125.83	145.33	131.92	132.42	147.17	132.58
82	94.83	115.33	133.25	120.83	121.33	134.83	121.50	82	105.33	128.17	148.08	134.33	134.83	149.83	135.08
83	96.42	117.17	135.50	122.92	123.42	136.92	123.58	83	107.08	130.25	150.58	136.50	137.08	152.17	137.25
84	97.83	119.00	137.67	124.75	125.17	138.92	125.42	84	108.67	132.17	153.00	138.58	139.17	154.33	139.33
85	99.17	120.67	139.67	126.50	127.00	140.83	127.17	85	110.25	134.08	155.17	140.58	141.17	156.50	141.33
86	100.50	122.25	141.50	128.17	128.67	142.50	128.92	86	111.75	135.83	157.17	142.50	143.00	158.33	143.17
87	101.67	123.67	143.08	129.67	130.17	144.17	130.33	87	112.92	137.42	159.00	144.08	144.58	160.17	144.83
88	102.75	125.00	144.58	131.00	131.50	145.75	131.75	88	114.17	138.83	160.75	145.58	146.17	161.92	146.42
89	103.67	126.17	145.92	132.17	132.75	147.00	132.92	89	115.17	140.17	162.17	146.92	147.50	163.33	147.75
90	104.58	127.17	147.08	133.33	133.83	148.08	134.08	90	116.17	141.33	163.42	148.17	148.75	164.50	149.00
91	105.42	128.17	148.17	134.42	134.92	149.00	135.17	91	117.08	142.50	164.50	149.33	149.83	165.58	150.17
92	106.17	129.17	149.00	135.33	135.83	149.92	136.08	92	117.92	143.50	165.58	150.42	151.00	166.50	151.17
93	106.83	129.92	149.83	136.25	136.75	150.75	137.00	93	118.75	144.42	166.50	151.42	151.92	167.50	152.17
94	107.50	130.83	150.58	137.17	137.67	151.50	137.83	94	119.50	145.33	167.33	152.42	152.92	168.25	153.17
95	108.17	131.58	151.17	137.92	138.50	152.00	138.67	95	120.17	146.17	168.00	153.25	153.83	168.83	154.08
96	108.75	132.25	151.83	138.67	139.17	152.50	139.42	96	120.83	146.92	168.58	154.08	154.67	169.50	154.83
97	109.17	132.83	152.17	139.17	139.75	153.08	140.00	97	121.25	147.50	169.17	154.67	155.25	170.08	155.50
98	109.50	133.25	152.58	139.75	140.17	153.50	140.50	98	121.75	148.08	169.58	155.17	155.83	170.58	156.08
99	109.83	133.50	152.83	140.00	140.50	153.75	140.83	99	122.00	148.42	169.83	155.58	156.17	170.83	156.42

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 4/30/09**

NEBRASKA

**FOR USE IN NEBRASKA ZIP CODES:
 681, 68005, 68007, 68010, 68022, 68028, 68035, 68046, 68054, 68056, 68059, 68064, AND 68069**

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	77.67	94.42	107.33	99.00	99.33	111.83	99.50	65	86.33	105.00	119.25	110.08	110.42	124.33	110.58
66	77.67	94.42	107.33	99.00	99.33	111.83	99.50	66	86.33	105.00	119.25	110.08	110.42	124.33	110.58
67	81.50	99.00	112.83	103.83	104.25	116.75	104.42	67	90.50	110.08	125.33	115.33	115.83	129.75	116.00
68	85.08	103.58	117.83	108.50	109.00	121.50	109.17	68	94.58	115.00	130.83	120.67	121.08	135.00	121.25
69	88.75	108.00	122.83	113.25	113.58	126.33	113.75	69	98.67	119.92	136.50	125.75	126.17	140.33	126.42
70	92.42	112.33	128.00	117.83	118.17	131.33	118.42	70	102.58	124.83	142.25	130.83	131.33	146.00	131.58
71	95.83	116.58	133.33	122.33	122.75	136.67	122.92	71	106.58	129.58	148.08	135.83	136.42	151.83	136.67
72	99.42	121.00	138.58	126.83	127.33	142.00	127.50	72	110.42	134.33	154.08	140.83	141.42	157.75	141.67
73	102.83	125.08	144.00	131.17	131.67	147.50	131.92	73	114.33	139.00	160.08	145.75	146.33	163.92	146.50
74	106.33	129.25	149.08	135.50	136.08	152.42	136.33	74	118.08	143.67	165.67	150.67	151.25	169.33	151.42
75	109.67	133.42	154.08	139.92	140.33	157.25	140.58	75	121.83	148.17	171.17	155.42	156.00	174.75	156.17
76	113.00	137.33	158.67	144.00	144.58	161.75	144.83	76	125.50	152.67	176.33	160.00	160.67	179.75	160.83
77	116.17	141.25	163.17	148.08	148.67	166.00	148.92	77	129.08	156.92	181.33	164.50	165.17	184.50	165.50
78	119.25	145.00	167.42	152.00	152.67	170.08	152.83	78	132.42	161.08	186.08	168.92	169.58	189.00	169.83
79	122.00	148.33	171.42	155.58	156.08	174.00	156.33	79	135.50	164.83	190.50	172.83	173.42	193.33	173.75
80	124.58	151.58	175.08	159.00	159.50	177.50	159.83	80	138.50	168.50	194.50	176.58	177.25	197.25	177.58
81	127.17	154.58	178.58	162.17	162.75	180.92	163.00	81	141.25	171.83	198.50	180.17	180.83	201.00	181.17
82	129.42	157.50	182.00	165.08	165.67	184.17	166.00	82	143.83	175.00	202.17	183.42	184.17	204.58	184.50
83	131.58	160.08	185.08	167.83	168.50	187.00	168.75	83	146.25	177.92	205.67	186.50	187.25	207.75	187.50
84	133.58	162.50	188.00	170.33	171.00	189.67	171.33	84	148.42	180.58	208.92	189.25	190.00	210.75	190.33
85	135.42	164.83	190.83	172.75	173.42	192.33	173.67	85	150.58	183.08	211.92	192.00	192.67	213.67	193.00
86	137.25	167.00	193.17	175.08	175.75	194.67	176.08	86	152.58	185.58	214.58	194.50	195.33	216.25	195.58
87	138.83	168.83	195.42	177.08	177.75	196.83	178.08	87	154.33	187.67	217.17	196.75	197.42	218.67	197.83
88	140.25	170.67	197.50	178.92	179.67	199.00	179.83	88	155.92	189.58	219.42	198.75	199.58	221.08	199.92
89	141.67	172.25	199.25	180.58	181.33	200.75	181.50	89	157.33	191.33	221.42	200.58	201.42	223.08	201.75
90	142.83	173.67	200.83	182.08	182.83	202.17	183.08	90	158.67	193.00	223.17	202.33	203.17	224.67	203.50
91	143.92	175.00	202.25	183.50	184.25	203.50	184.50	91	159.92	194.50	224.75	203.92	204.75	226.08	205.08
92	144.92	176.33	203.50	184.83	185.58	204.75	185.92	92	161.00	195.92	226.08	205.33	206.17	227.42	206.58
93	145.92	177.50	204.67	186.08	186.75	205.83	187.08	93	162.17	197.17	227.33	206.67	207.50	228.75	207.92
94	146.83	178.58	205.67	187.33	187.92	206.75	188.25	94	163.17	198.50	228.58	208.08	208.83	229.75	209.25
95	147.75	179.75	206.58	188.33	189.08	207.58	189.33	95	164.08	199.67	229.42	209.33	210.08	230.58	210.42
96	148.50	180.58	207.25	189.33	190.08	208.33	190.42	96	165.00	200.67	230.33	210.42	211.25	231.50	211.50
97	149.08	181.33	207.92	190.17	190.83	209.00	191.17	97	165.58	201.50	231.00	211.25	212.08	232.17	212.42
98	149.67	182.00	208.42	190.83	191.50	209.67	191.83	98	166.25	202.17	231.58	212.00	212.83	233.00	213.08
99	149.92	182.42	208.75	191.17	192.00	209.92	192.33	99	166.58	202.67	232.00	212.50	213.25	233.33	213.58

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 4/30/09**

NEBRASKA

FOR USE IN NEBRASKA ZIP CODES:

685 AND ALL OTHER BEGINNING WITH 680 EXCEPT 681, 68005, 68007, 68010, 68022, 68028, 68035, 68046, 68054, 68056, 68059, 68064, AND 68069

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	73.58	89.50	101.67	93.83	94.17	106.00	94.25	65	81.75	99.42	112.92	104.25	104.67	117.75	104.75
66	73.58	89.50	101.67	93.83	94.17	106.00	94.25	66	81.75	99.42	112.92	104.25	104.67	117.75	104.75
67	77.17	93.83	106.92	98.42	98.75	110.67	98.92	67	85.75	104.25	118.75	109.25	109.75	122.92	109.92
68	80.67	98.08	111.58	102.83	103.25	115.17	103.42	68	89.67	109.00	124.00	114.33	114.67	127.92	114.92
69	84.08	102.33	116.42	107.25	107.67	119.67	107.75	69	93.42	113.67	129.33	119.08	119.58	133.00	119.75
70	87.50	106.42	121.25	111.58	112.00	124.42	112.17	70	97.17	118.25	134.75	124.00	124.42	138.33	124.67
71	90.83	110.50	126.33	115.92	116.33	129.42	116.50	71	100.92	122.75	140.33	128.67	129.25	143.83	129.42
72	94.17	114.58	131.33	120.17	120.58	134.58	120.75	72	104.67	127.25	145.92	133.42	133.92	149.50	134.17
73	97.42	118.50	136.42	124.25	124.75	139.75	124.92	73	108.33	131.67	151.67	138.08	138.58	155.25	138.83
74	100.75	122.50	141.25	128.42	128.92	144.42	129.17	74	111.92	136.17	157.00	142.75	143.25	160.42	143.50
75	103.92	126.42	145.92	132.50	133.00	148.92	133.17	75	115.42	140.42	162.17	147.25	147.75	165.50	148.00
76	107.00	130.17	150.33	136.42	136.92	153.25	137.17	76	118.92	144.58	167.00	151.58	152.17	170.25	152.42
77	110.00	133.83	154.58	140.33	140.83	157.25	141.08	77	122.25	148.67	171.75	155.83	156.42	174.75	156.75
78	112.92	137.42	158.67	144.00	144.58	161.08	144.83	78	125.50	152.67	176.25	160.08	160.67	179.00	160.92
79	115.58	140.58	162.42	147.42	147.92	164.83	148.17	79	128.42	156.17	180.42	163.75	164.33	183.17	164.67
80	118.08	143.67	165.92	150.58	151.17	168.17	151.42	80	131.17	159.58	184.25	167.33	167.92	186.92	168.25
81	120.42	146.50	169.17	153.58	154.17	171.42	154.42	81	133.83	162.75	188.00	170.67	171.33	190.42	171.58
82	122.67	149.17	172.42	156.42	157.00	174.42	157.25	82	136.25	165.75	191.58	173.75	174.42	193.83	174.75
83	124.67	151.67	175.33	159.00	159.58	177.17	159.92	83	138.50	168.50	194.83	176.67	177.42	196.83	177.58
84	126.50	154.00	178.17	161.42	162.00	179.67	162.33	84	140.67	171.08	197.92	179.33	180.00	199.67	180.33
85	128.33	156.17	180.75	163.67	164.33	182.17	164.58	85	142.67	173.50	200.75	181.92	182.58	202.42	182.83
86	130.08	158.17	183.00	165.92	166.50	184.42	166.83	86	144.50	175.83	203.33	184.25	185.00	204.92	185.33
87	131.58	160.00	185.08	167.75	168.42	186.42	168.67	87	146.17	177.75	205.75	186.42	187.08	207.17	187.42
88	132.92	161.67	187.17	169.50	170.17	188.58	170.42	88	147.67	179.67	207.92	188.33	189.08	209.50	189.42
89	134.17	163.17	188.75	171.08	171.75	190.17	172.00	89	149.00	181.25	209.75	190.08	190.83	211.33	191.08
90	135.33	164.58	190.25	172.50	173.17	191.58	173.50	90	150.33	182.83	211.42	191.67	192.42	212.83	192.75
91	136.33	165.83	191.67	173.83	174.50	192.83	174.83	91	151.50	184.25	212.92	193.17	193.92	214.17	194.25
92	137.33	167.00	192.83	175.17	175.83	193.92	176.08	92	152.58	185.67	214.17	194.58	195.33	215.50	195.67
93	138.25	168.17	193.92	176.25	176.92	195.00	177.25	93	153.58	186.83	215.42	195.83	196.58	216.67	196.92
94	139.17	169.17	194.83	177.42	178.08	195.92	178.33	94	154.58	188.00	216.50	197.08	197.83	217.67	198.25
95	139.92	170.25	195.67	178.42	179.08	196.67	179.42	95	155.50	189.17	217.33	198.33	199.08	218.50	199.33
96	140.67	171.08	196.33	179.42	180.08	197.42	180.42	96	156.33	190.17	218.17	199.33	200.08	219.33	200.42
97	141.25	171.83	196.92	180.17	180.83	198.00	181.17	97	156.92	190.92	218.83	200.08	200.92	220.00	201.25
98	141.75	172.42	197.50	180.75	181.42	198.58	181.75	98	157.50	191.58	219.42	200.83	201.58	220.75	201.92
99	142.08	172.83	197.75	181.17	181.92	198.92	182.17	99	157.83	192.00	219.75	201.33	202.08	221.00	202.33

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 4/30/09**

NEBRASKA

**FOR USE IN NEBRASKA ZIP CODES:
 ALL EXCEPT 680, 681, AND 685**

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	65.42	79.50	90.42	83.42	83.67	94.17	83.83	65	72.67	88.42	100.42	92.67	93.00	104.67	93.17
66	65.42	79.50	90.42	83.42	83.67	94.17	83.83	66	72.67	88.42	100.42	92.67	93.00	104.67	93.17
67	68.58	83.42	95.00	87.50	87.83	98.33	87.92	67	76.17	92.67	105.50	97.17	97.50	109.25	97.67
68	71.67	87.17	99.17	91.42	91.83	102.33	91.92	68	79.67	96.83	110.17	101.58	101.92	113.67	102.17
69	74.75	90.92	103.50	95.33	95.67	106.42	95.83	69	83.08	101.00	114.92	105.83	106.25	118.17	106.50
70	77.83	94.58	107.83	99.17	99.50	110.58	99.75	70	86.42	105.17	119.83	110.17	110.58	122.92	110.83
71	80.75	98.17	112.25	103.00	103.42	115.08	103.50	71	89.75	109.17	124.75	114.42	114.83	127.83	115.08
72	83.75	101.83	116.75	106.83	107.17	119.58	107.33	72	93.00	113.17	129.75	118.58	119.08	132.83	119.25
73	86.58	105.33	121.25	110.50	110.83	124.17	111.08	73	96.25	117.08	134.83	122.75	123.17	138.00	123.42
74	89.50	108.83	125.50	114.17	114.58	128.33	114.83	74	99.50	121.00	139.50	126.83	127.33	142.58	127.50
75	92.33	112.33	129.75	117.83	118.17	132.42	118.42	75	102.58	124.83	144.17	130.83	131.33	147.17	131.50
76	95.17	115.67	133.58	121.25	121.75	136.17	121.92	76	105.67	128.50	148.50	134.75	135.25	151.33	135.50
77	97.83	118.92	137.42	124.75	125.17	139.83	125.42	77	108.67	132.17	152.67	138.50	139.08	155.33	139.33
78	100.42	122.17	141.00	128.00	128.50	143.17	128.75	78	111.50	135.67	156.67	142.25	142.83	159.17	143.00
79	102.75	124.92	144.33	131.00	131.50	146.50	131.67	79	114.17	138.83	160.42	145.50	146.08	162.83	146.33
80	104.92	127.67	147.50	133.83	134.33	149.50	134.58	80	116.58	141.83	163.83	148.75	149.25	166.17	149.50
81	107.08	130.17	150.42	136.50	137.08	152.33	137.25	81	118.92	144.67	167.17	151.75	152.25	169.25	152.50
82	109.00	132.58	153.25	139.00	139.50	155.08	139.83	82	121.17	147.33	170.25	154.50	155.08	172.25	155.33
83	110.83	134.83	155.83	141.33	141.83	157.50	142.17	83	123.17	149.83	173.17	157.08	157.67	174.92	157.83
84	112.50	136.83	158.33	143.50	144.00	159.75	144.25	84	125.00	152.08	175.92	159.42	160.00	177.50	160.25
85	114.08	138.83	160.67	145.50	146.08	161.92	146.25	85	126.83	154.17	178.50	161.67	162.25	179.92	162.50
86	115.58	140.58	162.67	147.50	148.00	163.92	148.25	86	128.50	156.25	180.75	163.83	164.50	182.17	164.75
87	116.92	142.17	164.50	149.17	149.67	165.75	149.92	87	129.92	158.00	182.83	165.67	166.25	184.17	166.58
88	118.17	143.75	166.33	150.67	151.25	167.58	151.50	88	131.25	159.67	184.83	167.42	168.08	186.17	168.33
89	119.25	145.08	167.83	152.08	152.67	169.08	152.83	89	132.50	161.17	186.50	168.92	169.58	187.83	169.83
90	120.25	146.25	169.17	153.33	153.92	170.25	154.17	90	133.58	162.50	187.92	170.42	171.08	189.17	171.33
91	121.17	147.42	170.33	154.50	155.17	171.42	155.42	91	134.67	163.83	189.25	171.75	172.42	190.42	172.67
92	122.08	148.50	171.42	155.67	156.25	172.42	156.50	92	135.58	165.00	190.42	172.92	173.58	191.50	173.92
93	122.83	149.50	172.33	156.67	157.25	173.33	157.50	93	136.50	166.08	191.50	174.08	174.75	192.58	175.08
94	123.67	150.42	173.17	157.75	158.25	174.17	158.50	94	137.42	167.17	192.50	175.17	175.83	193.50	176.17
95	124.42	151.33	173.92	158.58	159.17	174.83	159.50	95	138.17	168.17	193.17	176.25	176.92	194.17	177.17
96	125.08	152.08	174.50	159.50	160.08	175.50	160.33	96	138.92	169.00	193.92	177.17	177.83	194.92	178.17
97	125.50	152.75	175.08	160.17	160.75	176.00	161.00	97	139.50	169.67	194.50	177.83	178.58	195.50	178.83
98	126.00	153.25	175.50	160.67	161.25	176.50	161.50	98	140.00	170.25	195.00	178.50	179.17	196.17	179.50
99	126.25	153.58	175.83	161.00	161.67	176.83	161.92	99	140.25	170.67	195.33	178.92	179.58	196.50	179.83

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93