

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 6/30/09**

SOUTH DAKOTA

FOR USE IN ALL SOUTH DAKOTA 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	1,085	1,319	1,523	1,382	1,388	1,554	1,390	0-64	1,204	1,465	1,692	1,536	1,542	1,727	1,544
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 Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 6/30/09

SOUTH DAKOTA

FOR USE IN ALL SOUTH DAKOTA 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	1,247	1,517	1,751	1,590	1,596	1,787	1,598	0-64	1,385	1,685	1,946	1,767	1,773	1,986	1,776
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 Annual: 1/2

Quarterly: 1/4

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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	90.42	109.92	126.92	115.17	115.67	129.50	115.83	0-64	100.33	122.08	141.00	128.00	128.50	143.92	128.67
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

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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	103.92	126.42	145.92	132.50	133.00	148.92	133.17	0-64	115.42	140.42	162.17	147.25	147.75	165.50	148.00
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