

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

**TEXAS**

770-773, 775

**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	2,125	N/A	N/A	N/A	N/A	N/A	N/A	0-64	2,362	N/A	N/A	N/A	N/A	N/A	N/A
65	1,218	1,481	1,684	1,554	1,558	1,755	1,562	65	1,354	1,647	1,870	1,726	1,733	1,950	1,735
66	1,218	1,481	1,684	1,554	1,558	1,755	1,562	66	1,354	1,647	1,870	1,726	1,733	1,950	1,735
67	1,278	1,554	1,770	1,630	1,635	1,832	1,639	67	1,419	1,726	1,967	1,810	1,817	2,036	1,819
68	1,335	1,625	1,848	1,703	1,710	1,907	1,712	68	1,485	1,804	2,053	1,893	1,899	2,117	1,903
69	1,393	1,694	1,927	1,776	1,783	1,983	1,785	69	1,548	1,881	2,141	1,972	1,980	2,202	1,984
70	1,449	1,763	2,008	1,848	1,854	2,061	1,858	70	1,610	1,958	2,232	2,053	2,061	2,291	2,064
71	1,504	1,830	2,092	1,919	1,926	2,144	1,929	71	1,672	2,033	2,324	2,131	2,140	2,382	2,144
72	1,559	1,898	2,175	1,990	1,998	2,229	2,000	72	1,733	2,108	2,417	2,209	2,218	2,475	2,222
73	1,613	1,962	2,260	2,059	2,065	2,314	2,069	73	1,794	2,180	2,512	2,286	2,295	2,571	2,299
74	1,668	2,029	2,339	2,126	2,136	2,391	2,139	74	1,853	2,254	2,599	2,363	2,372	2,657	2,376
75	1,720	2,093	2,417	2,194	2,202	2,467	2,206	75	1,911	2,325	2,685	2,438	2,447	2,742	2,451
76	1,772	2,155	2,489	2,260	2,268	2,537	2,271	76	1,969	2,394	2,766	2,510	2,520	2,820	2,524
77	1,822	2,216	2,560	2,324	2,332	2,605	2,336	77	2,024	2,462	2,844	2,581	2,591	2,893	2,596
78	1,870	2,276	2,627	2,385	2,394	2,668	2,398	78	2,078	2,528	2,919	2,651	2,660	2,965	2,665
79	1,914	2,328	2,689	2,440	2,450	2,730	2,453	79	2,126	2,586	2,988	2,712	2,721	3,033	2,727
80	1,955	2,378	2,747	2,494	2,502	2,784	2,508	80	2,172	2,643	3,052	2,770	2,781	3,095	2,785
81	1,994	2,425	2,801	2,544	2,553	2,838	2,558	81	2,216	2,696	3,114	2,827	2,837	3,153	2,842
82	2,031	2,470	2,855	2,590	2,599	2,889	2,605	82	2,256	2,745	3,172	2,877	2,889	3,210	2,893
83	2,064	2,512	2,904	2,634	2,643	2,934	2,648	83	2,294	2,791	3,227	2,926	2,937	3,259	2,941
84	2,095	2,550	2,950	2,673	2,683	2,976	2,688	84	2,329	2,832	3,278	2,969	2,981	3,306	2,985
85	2,125	2,586	2,993	2,711	2,721	3,016	2,726	85	2,362	2,873	3,325	3,012	3,023	3,352	3,028
86	2,154	2,620	3,030	2,747	2,758	3,054	2,762	86	2,393	2,912	3,367	3,052	3,064	3,394	3,069
87	2,178	2,650	3,065	2,778	2,789	3,088	2,793	87	2,421	2,944	3,406	3,087	3,098	3,430	3,104
88	2,201	2,677	3,099	2,807	2,819	3,122	2,822	88	2,446	2,975	3,443	3,119	3,131	3,468	3,136
89	2,222	2,703	3,126	2,832	2,844	3,150	2,847	89	2,468	3,002	3,474	3,148	3,160	3,499	3,165
90	2,240	2,726	3,151	2,857	2,868	3,172	2,873	90	2,489	3,028	3,502	3,174	3,187	3,525	3,192
91	2,257	2,746	3,173	2,878	2,890	3,194	2,895	91	2,509	3,052	3,526	3,199	3,212	3,547	3,217
92	2,274	2,766	3,194	2,900	2,912	3,212	2,916	92	2,527	3,074	3,547	3,222	3,234	3,568	3,241
93	2,289	2,784	3,211	2,919	2,930	3,229	2,935	93	2,544	3,094	3,567	3,243	3,256	3,588	3,261
94	2,303	2,801	3,227	2,938	2,949	3,244	2,953	94	2,560	3,114	3,586	3,264	3,276	3,604	3,282
95	2,317	2,820	3,241	2,954	2,966	3,257	2,970	95	2,575	3,133	3,600	3,284	3,296	3,618	3,302
96	2,330	2,832	3,251	2,970	2,982	3,269	2,987	96	2,589	3,149	3,613	3,302	3,313	3,632	3,319
97	2,339	2,845	3,261	2,983	2,995	3,279	2,999	97	2,598	3,161	3,624	3,313	3,327	3,643	3,333
98	2,347	2,855	3,271	2,993	3,005	3,289	3,010	98	2,608	3,172	3,633	3,326	3,338	3,655	3,343
99	2,353	2,861	3,275	2,999	3,012	3,294	3,016	99	2,613	3,180	3,639	3,334	3,347	3,660	3,351

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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

**TEXAS**

733, 750-753, 760, 761, 774, 776, 777, 782, 784, 793, 794

**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	2,033	N/A	N/A	N/A	N/A	N/A	N/A	0-64	2,259	N/A	N/A	N/A	N/A	N/A	N/A
65	1,165	1,417	1,610	1,486	1,491	1,679	1,494	65	1,295	1,575	1,789	1,651	1,658	1,866	1,660
66	1,165	1,417	1,610	1,486	1,491	1,679	1,494	66	1,295	1,575	1,789	1,651	1,658	1,866	1,660
67	1,222	1,486	1,693	1,559	1,564	1,752	1,568	67	1,357	1,651	1,881	1,731	1,738	1,947	1,740
68	1,277	1,554	1,768	1,629	1,636	1,824	1,638	68	1,420	1,726	1,964	1,811	1,816	2,025	1,821
69	1,332	1,620	1,844	1,698	1,705	1,896	1,707	69	1,481	1,800	2,048	1,887	1,894	2,107	1,898
70	1,386	1,686	1,921	1,768	1,773	1,971	1,778	70	1,540	1,873	2,135	1,964	1,971	2,191	1,975
71	1,439	1,750	2,001	1,836	1,843	2,050	1,845	71	1,599	1,945	2,223	2,038	2,047	2,278	2,050
72	1,492	1,815	2,080	1,903	1,911	2,132	1,913	72	1,658	2,016	2,312	2,113	2,122	2,367	2,125
73	1,543	1,877	2,162	1,969	1,976	2,213	1,979	73	1,716	2,086	2,402	2,187	2,196	2,460	2,199
74	1,595	1,940	2,237	2,034	2,043	2,287	2,046	74	1,772	2,156	2,486	2,261	2,269	2,541	2,273
75	1,646	2,002	2,312	2,099	2,107	2,360	2,110	75	1,828	2,224	2,569	2,332	2,341	2,622	2,344
76	1,695	2,061	2,380	2,162	2,169	2,427	2,173	76	1,883	2,290	2,646	2,401	2,410	2,697	2,415
77	1,742	2,120	2,449	2,223	2,231	2,492	2,234	77	1,936	2,355	2,720	2,468	2,478	2,768	2,483
78	1,789	2,177	2,512	2,281	2,290	2,552	2,294	78	1,988	2,418	2,792	2,536	2,544	2,836	2,549
79	1,830	2,226	2,572	2,334	2,343	2,611	2,346	79	2,034	2,474	2,858	2,594	2,603	2,901	2,608
80	1,870	2,275	2,628	2,386	2,394	2,663	2,399	80	2,078	2,528	2,919	2,650	2,660	2,960	2,664
81	1,907	2,320	2,680	2,433	2,442	2,715	2,446	81	2,120	2,578	2,979	2,704	2,714	3,016	2,718
82	1,943	2,363	2,731	2,477	2,486	2,763	2,492	82	2,158	2,626	3,034	2,752	2,763	3,070	2,768
83	1,975	2,402	2,778	2,519	2,528	2,806	2,533	83	2,195	2,670	3,087	2,798	2,809	3,117	2,813
84	2,004	2,439	2,822	2,556	2,566	2,847	2,571	84	2,228	2,709	3,135	2,840	2,851	3,163	2,856
85	2,033	2,474	2,863	2,593	2,603	2,885	2,607	85	2,259	2,748	3,180	2,881	2,892	3,207	2,896
86	2,060	2,506	2,899	2,628	2,638	2,922	2,642	86	2,289	2,785	3,221	2,919	2,930	3,246	2,936
87	2,083	2,534	2,932	2,658	2,668	2,954	2,672	87	2,316	2,816	3,258	2,952	2,963	3,281	2,969
88	2,105	2,561	2,965	2,685	2,696	2,987	2,699	88	2,340	2,846	3,293	2,983	2,995	3,318	3,000
89	2,125	2,585	2,990	2,709	2,720	3,013	2,724	89	2,361	2,871	3,323	3,011	3,023	3,347	3,027
90	2,143	2,607	3,014	2,732	2,743	3,034	2,748	90	2,380	2,896	3,350	3,036	3,048	3,372	3,054
91	2,159	2,627	3,035	2,753	2,764	3,055	2,769	91	2,400	2,919	3,373	3,060	3,072	3,392	3,077
92	2,175	2,646	3,055	2,774	2,785	3,072	2,790	92	2,417	2,940	3,392	3,082	3,093	3,413	3,100
93	2,189	2,663	3,071	2,792	2,803	3,089	2,807	93	2,433	2,959	3,412	3,102	3,114	3,432	3,120
94	2,203	2,680	3,087	2,811	2,820	3,103	2,825	94	2,449	2,979	3,430	3,122	3,134	3,447	3,139
95	2,217	2,697	3,100	2,826	2,837	3,115	2,841	95	2,463	2,996	3,443	3,142	3,153	3,461	3,158
96	2,229	2,709	3,110	2,841	2,852	3,127	2,857	96	2,476	3,012	3,456	3,158	3,169	3,474	3,175
97	2,237	2,721	3,120	2,853	2,864	3,136	2,869	97	2,485	3,024	3,466	3,169	3,182	3,485	3,188
98	2,245	2,731	3,128	2,863	2,874	3,146	2,879	98	2,495	3,034	3,475	3,181	3,193	3,496	3,198
99	2,251	2,737	3,133	2,869	2,881	3,150	2,885	99	2,499	3,042	3,480	3,189	3,201	3,501	3,205

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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

**TEXAS**

ALL EXCEPT 733, 750-753, 760, 761, 770-777, 782, 784, 793, 794

**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	1,793	N/A	N/A	N/A	N/A	N/A	N/A	0-64	1,992	N/A	N/A	N/A	N/A	N/A	N/A
65	1,027	1,249	1,420	1,310	1,314	1,480	1,317	65	1,142	1,389	1,577	1,456	1,462	1,645	1,464
66	1,027	1,249	1,420	1,310	1,314	1,480	1,317	66	1,142	1,389	1,577	1,456	1,462	1,645	1,464
67	1,078	1,310	1,493	1,374	1,379	1,545	1,382	67	1,197	1,456	1,659	1,527	1,533	1,717	1,535
68	1,126	1,371	1,559	1,437	1,442	1,608	1,444	68	1,252	1,522	1,731	1,597	1,601	1,786	1,605
69	1,175	1,429	1,626	1,498	1,504	1,672	1,505	69	1,306	1,587	1,806	1,664	1,670	1,858	1,673
70	1,222	1,487	1,694	1,559	1,564	1,738	1,568	70	1,358	1,652	1,883	1,731	1,738	1,932	1,741
71	1,269	1,543	1,764	1,619	1,625	1,808	1,627	71	1,410	1,715	1,960	1,797	1,805	2,009	1,808
72	1,315	1,601	1,834	1,678	1,685	1,880	1,687	72	1,462	1,778	2,039	1,863	1,871	2,087	1,874
73	1,361	1,655	1,906	1,736	1,742	1,952	1,745	73	1,513	1,839	2,118	1,928	1,936	2,169	1,939
74	1,407	1,711	1,973	1,794	1,801	2,017	1,804	74	1,563	1,901	2,192	1,993	2,001	2,241	2,004
75	1,451	1,765	2,039	1,851	1,858	2,081	1,860	75	1,612	1,961	2,265	2,056	2,064	2,312	2,067
76	1,495	1,818	2,099	1,906	1,913	2,140	1,916	76	1,661	2,020	2,333	2,118	2,125	2,378	2,129
77	1,536	1,869	2,159	1,960	1,967	2,197	1,970	77	1,707	2,077	2,399	2,177	2,185	2,441	2,189
78	1,577	1,920	2,215	2,012	2,020	2,250	2,022	78	1,753	2,132	2,462	2,236	2,244	2,501	2,247
79	1,614	1,963	2,268	2,058	2,066	2,303	2,069	79	1,794	2,182	2,520	2,287	2,295	2,558	2,300
80	1,649	2,006	2,317	2,104	2,111	2,348	2,116	80	1,832	2,229	2,574	2,337	2,345	2,610	2,349
81	1,682	2,046	2,363	2,146	2,153	2,394	2,157	81	1,869	2,274	2,627	2,384	2,393	2,660	2,397
82	1,713	2,084	2,409	2,184	2,192	2,437	2,197	82	1,903	2,315	2,675	2,427	2,437	2,707	2,441
83	1,741	2,118	2,449	2,221	2,229	2,474	2,234	83	1,935	2,354	2,722	2,468	2,477	2,749	2,480
84	1,767	2,150	2,488	2,254	2,263	2,510	2,267	84	1,964	2,389	2,765	2,505	2,514	2,789	2,518
85	1,793	2,182	2,525	2,286	2,295	2,544	2,299	85	1,992	2,423	2,804	2,540	2,550	2,828	2,554
86	1,817	2,210	2,556	2,317	2,326	2,576	2,330	86	2,019	2,456	2,840	2,574	2,584	2,862	2,589
87	1,837	2,235	2,585	2,344	2,352	2,604	2,356	87	2,042	2,483	2,873	2,603	2,613	2,894	2,618
88	1,857	2,258	2,614	2,368	2,377	2,634	2,380	88	2,063	2,509	2,904	2,631	2,641	2,926	2,645
89	1,874	2,280	2,636	2,389	2,399	2,657	2,402	89	2,082	2,532	2,930	2,655	2,666	2,952	2,669
90	1,890	2,299	2,658	2,409	2,419	2,675	2,423	90	2,099	2,554	2,954	2,677	2,688	2,973	2,693
91	1,904	2,316	2,676	2,428	2,438	2,694	2,441	91	2,117	2,574	2,974	2,699	2,709	2,991	2,713
92	1,918	2,333	2,694	2,446	2,456	2,709	2,460	92	2,131	2,593	2,991	2,718	2,728	3,010	2,733
93	1,930	2,348	2,708	2,462	2,472	2,724	2,475	93	2,146	2,609	3,009	2,735	2,746	3,026	2,751
94	1,943	2,363	2,722	2,478	2,487	2,736	2,491	94	2,159	2,627	3,024	2,753	2,764	3,040	2,768
95	1,955	2,378	2,733	2,492	2,502	2,747	2,506	95	2,172	2,642	3,036	2,770	2,780	3,052	2,785
96	1,965	2,389	2,742	2,506	2,515	2,758	2,519	96	2,183	2,656	3,048	2,785	2,795	3,063	2,799
97	1,973	2,400	2,751	2,516	2,526	2,765	2,530	97	2,191	2,667	3,056	2,795	2,806	3,073	2,811
98	1,980	2,409	2,759	2,525	2,535	2,774	2,538	98	2,200	2,675	3,064	2,805	2,816	3,083	2,820
99	1,985	2,413	2,763	2,530	2,540	2,778	2,544	99	2,204	2,682	3,069	2,812	2,823	3,088	2,827

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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

**TEXAS**

770-773, 775

**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	1,848	N/A	N/A	N/A	N/A	N/A	N/A	0-64	2,054	N/A	N/A	N/A	N/A	N/A	N/A
65	1,059	1,288	1,464	1,351	1,356	1,525	1,357	65	1,178	1,432	1,627	1,501	1,507	1,695	1,509
66	1,059	1,288	1,464	1,351	1,356	1,525	1,357	66	1,178	1,432	1,627	1,501	1,507	1,695	1,509
67	1,111	1,351	1,539	1,417	1,423	1,594	1,425	67	1,235	1,502	1,710	1,573	1,580	1,770	1,582
68	1,162	1,412	1,608	1,480	1,487	1,657	1,489	68	1,290	1,570	1,786	1,646	1,651	1,842	1,655
69	1,211	1,473	1,677	1,543	1,550	1,723	1,553	69	1,346	1,635	1,863	1,715	1,722	1,915	1,725
70	1,259	1,533	1,746	1,608	1,613	1,792	1,616	70	1,400	1,703	1,941	1,786	1,792	1,991	1,795
71	1,308	1,590	1,818	1,668	1,674	1,864	1,677	71	1,454	1,769	2,021	1,853	1,861	2,070	1,864
72	1,356	1,649	1,892	1,730	1,737	1,938	1,739	72	1,507	1,833	2,101	1,922	1,929	2,153	1,932
73	1,403	1,707	1,965	1,789	1,796	2,013	1,800	73	1,558	1,896	2,184	1,988	1,996	2,236	2,000
74	1,450	1,764	2,034	1,849	1,857	2,079	1,860	74	1,611	1,960	2,261	2,055	2,063	2,310	2,065
75	1,496	1,819	2,101	1,908	1,915	2,145	1,918	75	1,662	2,022	2,335	2,121	2,128	2,384	2,131
76	1,540	1,875	2,164	1,965	1,972	2,207	1,975	76	1,711	2,083	2,406	2,184	2,191	2,452	2,194
77	1,584	1,926	2,225	2,021	2,029	2,264	2,031	77	1,760	2,141	2,473	2,245	2,253	2,516	2,256
78	1,626	1,978	2,284	2,075	2,082	2,320	2,085	78	1,807	2,199	2,537	2,303	2,314	2,578	2,317
79	1,664	2,024	2,339	2,123	2,130	2,374	2,133	79	1,849	2,249	2,598	2,358	2,367	2,638	2,371
80	1,701	2,068	2,389	2,169	2,177	2,422	2,179	80	1,889	2,298	2,654	2,409	2,418	2,691	2,422
81	1,734	2,110	2,437	2,211	2,221	2,468	2,224	81	1,927	2,344	2,707	2,458	2,467	2,743	2,470
82	1,766	2,148	2,483	2,252	2,261	2,512	2,264	82	1,962	2,387	2,759	2,502	2,513	2,791	2,516
83	1,796	2,184	2,525	2,291	2,299	2,551	2,302	83	1,994	2,427	2,806	2,544	2,553	2,835	2,558
84	1,822	2,217	2,565	2,324	2,332	2,589	2,336	84	2,024	2,463	2,851	2,582	2,592	2,875	2,596
85	1,848	2,248	2,602	2,358	2,366	2,624	2,370	85	2,054	2,498	2,891	2,620	2,629	2,915	2,634
86	1,873	2,278	2,636	2,389	2,397	2,655	2,402	86	2,082	2,531	2,929	2,654	2,665	2,950	2,668
87	1,894	2,303	2,666	2,416	2,424	2,685	2,428	87	2,105	2,560	2,962	2,684	2,694	2,983	2,699
88	1,914	2,329	2,694	2,440	2,451	2,715	2,454	88	2,126	2,588	2,995	2,713	2,722	3,016	2,728
89	1,931	2,349	2,719	2,463	2,473	2,738	2,477	89	2,146	2,611	3,021	2,737	2,747	3,043	2,752
90	1,949	2,370	2,739	2,484	2,494	2,759	2,498	90	2,164	2,634	3,044	2,761	2,770	3,065	2,776
91	1,963	2,389	2,760	2,504	2,514	2,776	2,517	91	2,180	2,654	3,065	2,782	2,792	3,085	2,797
92	1,977	2,406	2,776	2,521	2,531	2,793	2,535	92	2,198	2,673	3,085	2,801	2,813	3,103	2,816
93	1,991	2,421	2,792	2,539	2,547	2,808	2,552	93	2,211	2,690	3,103	2,821	2,830	3,120	2,836
94	2,003	2,437	2,806	2,555	2,565	2,822	2,568	94	2,225	2,707	3,118	2,839	2,850	3,135	2,854
95	2,015	2,452	2,816	2,570	2,579	2,831	2,583	95	2,239	2,723	3,130	2,855	2,867	3,146	2,870
96	2,025	2,464	2,828	2,583	2,593	2,842	2,597	96	2,251	2,737	3,141	2,870	2,882	3,158	2,885
97	2,034	2,474	2,836	2,593	2,604	2,852	2,608	97	2,260	2,749	3,151	2,882	2,892	3,168	2,898
98	2,040	2,483	2,843	2,604	2,612	2,860	2,617	98	2,268	2,759	3,160	2,891	2,903	3,179	2,907
99	2,046	2,487	2,847	2,608	2,619	2,864	2,623	99	2,272	2,765	3,165	2,899	2,910	3,183	2,914

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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

**TEXAS**

733, 750-753, 760, 761, 774, 776, 777, 782, 784, 793, 794

**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	1,768	N/A	N/A	N/A	N/A	N/A	N/A	0-64	1,965	N/A	N/A	N/A	N/A	N/A	N/A
65	1,013	1,232	1,400	1,293	1,297	1,459	1,298	65	1,126	1,370	1,557	1,436	1,441	1,621	1,443
66	1,013	1,232	1,400	1,293	1,297	1,459	1,298	66	1,126	1,370	1,557	1,436	1,441	1,621	1,443
67	1,063	1,293	1,472	1,355	1,361	1,525	1,363	67	1,181	1,437	1,636	1,505	1,511	1,693	1,514
68	1,111	1,351	1,538	1,416	1,422	1,585	1,425	68	1,234	1,502	1,708	1,574	1,580	1,762	1,583
69	1,158	1,409	1,604	1,476	1,483	1,648	1,485	69	1,287	1,564	1,782	1,640	1,647	1,832	1,650
70	1,205	1,466	1,670	1,538	1,543	1,714	1,546	70	1,339	1,629	1,857	1,708	1,714	1,904	1,717
71	1,251	1,521	1,739	1,595	1,602	1,783	1,604	71	1,390	1,692	1,933	1,772	1,780	1,980	1,783
72	1,297	1,577	1,810	1,654	1,661	1,854	1,663	72	1,441	1,753	2,010	1,838	1,845	2,059	1,848
73	1,342	1,632	1,880	1,712	1,718	1,925	1,722	73	1,491	1,814	2,089	1,902	1,910	2,138	1,913
74	1,387	1,687	1,946	1,769	1,777	1,989	1,779	74	1,541	1,874	2,163	1,966	1,973	2,210	1,976
75	1,431	1,740	2,010	1,825	1,832	2,052	1,835	75	1,590	1,934	2,233	2,028	2,035	2,280	2,038
76	1,473	1,793	2,070	1,880	1,887	2,111	1,889	76	1,637	1,992	2,301	2,089	2,096	2,345	2,099
77	1,515	1,843	2,129	1,933	1,940	2,166	1,943	77	1,683	2,048	2,365	2,147	2,155	2,407	2,158
78	1,555	1,892	2,185	1,984	1,991	2,219	1,994	78	1,728	2,103	2,427	2,203	2,213	2,466	2,217
79	1,592	1,936	2,237	2,031	2,037	2,270	2,041	79	1,769	2,152	2,485	2,255	2,264	2,523	2,268
80	1,627	1,978	2,285	2,075	2,082	2,317	2,085	80	1,807	2,198	2,539	2,305	2,313	2,574	2,317
81	1,659	2,019	2,331	2,115	2,124	2,361	2,127	81	1,844	2,242	2,589	2,351	2,360	2,624	2,363
82	1,690	2,055	2,375	2,154	2,163	2,402	2,166	82	1,877	2,284	2,639	2,394	2,404	2,670	2,407
83	1,718	2,089	2,416	2,191	2,199	2,440	2,202	83	1,907	2,321	2,684	2,433	2,442	2,712	2,446
84	1,742	2,121	2,453	2,223	2,231	2,476	2,234	84	1,936	2,356	2,727	2,470	2,479	2,750	2,483
85	1,768	2,151	2,489	2,255	2,263	2,510	2,267	85	1,965	2,389	2,765	2,506	2,515	2,789	2,519
86	1,792	2,179	2,521	2,285	2,292	2,540	2,298	86	1,991	2,421	2,802	2,539	2,549	2,822	2,552
87	1,812	2,203	2,550	2,311	2,319	2,569	2,322	87	2,013	2,449	2,834	2,567	2,577	2,853	2,582
88	1,830	2,228	2,577	2,334	2,344	2,597	2,347	88	2,034	2,475	2,864	2,595	2,604	2,885	2,609
89	1,847	2,247	2,600	2,356	2,365	2,619	2,369	89	2,053	2,497	2,890	2,618	2,628	2,911	2,632
90	1,865	2,267	2,620	2,376	2,386	2,639	2,389	90	2,070	2,519	2,912	2,641	2,650	2,932	2,655
91	1,878	2,285	2,640	2,395	2,405	2,655	2,408	91	2,086	2,539	2,932	2,661	2,671	2,951	2,675
92	1,891	2,301	2,655	2,411	2,421	2,672	2,424	92	2,102	2,556	2,951	2,680	2,691	2,968	2,694
93	1,904	2,316	2,671	2,429	2,437	2,686	2,441	93	2,115	2,573	2,968	2,698	2,707	2,984	2,713
94	1,916	2,331	2,684	2,444	2,453	2,699	2,456	94	2,129	2,589	2,982	2,716	2,726	2,999	2,730
95	1,927	2,345	2,694	2,459	2,467	2,708	2,471	95	2,142	2,605	2,994	2,731	2,742	3,010	2,746
96	1,937	2,357	2,705	2,471	2,481	2,718	2,484	96	2,153	2,618	3,004	2,746	2,757	3,021	2,760
97	1,946	2,366	2,713	2,481	2,490	2,728	2,495	97	2,162	2,629	3,014	2,757	2,767	3,031	2,772
98	1,951	2,375	2,719	2,490	2,498	2,736	2,504	98	2,169	2,639	3,023	2,765	2,776	3,040	2,781
99	1,957	2,379	2,724	2,495	2,505	2,739	2,509	99	2,174	2,644	3,027	2,773	2,783	3,045	2,787

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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

**TEXAS**

ALL EXCEPT 733, 750-753, 760, 761, 770-777, 782, 784, 793, 794

**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	1,559	N/A	N/A	N/A	N/A	N/A	N/A	0-64	1,732	N/A	N/A	N/A	N/A	N/A	N/A
65	893	1,086	1,235	1,140	1,144	1,286	1,145	65	993	1,208	1,373	1,266	1,271	1,430	1,273
66	893	1,086	1,235	1,140	1,144	1,286	1,145	66	993	1,208	1,373	1,266	1,271	1,430	1,273
67	937	1,140	1,298	1,195	1,200	1,344	1,202	67	1,042	1,267	1,442	1,327	1,333	1,493	1,335
68	980	1,191	1,356	1,248	1,254	1,398	1,256	68	1,088	1,324	1,506	1,388	1,393	1,554	1,396
69	1,021	1,243	1,414	1,302	1,308	1,453	1,310	69	1,135	1,379	1,571	1,446	1,452	1,615	1,455
70	1,062	1,293	1,472	1,356	1,361	1,511	1,363	70	1,180	1,437	1,637	1,506	1,511	1,679	1,514
71	1,103	1,342	1,534	1,407	1,412	1,572	1,414	71	1,226	1,492	1,704	1,563	1,569	1,746	1,572
72	1,144	1,391	1,596	1,459	1,465	1,634	1,467	72	1,271	1,546	1,772	1,621	1,627	1,816	1,630
73	1,183	1,439	1,658	1,509	1,515	1,698	1,518	73	1,314	1,600	1,842	1,677	1,684	1,886	1,687
74	1,223	1,488	1,716	1,560	1,567	1,754	1,568	74	1,359	1,653	1,907	1,733	1,740	1,949	1,742
75	1,262	1,535	1,772	1,609	1,615	1,809	1,618	75	1,402	1,705	1,969	1,789	1,795	2,011	1,797
76	1,299	1,581	1,826	1,658	1,664	1,861	1,665	76	1,443	1,757	2,029	1,842	1,848	2,068	1,851
77	1,336	1,625	1,877	1,704	1,711	1,910	1,713	77	1,484	1,806	2,086	1,893	1,900	2,122	1,903
78	1,372	1,668	1,926	1,750	1,756	1,956	1,759	78	1,524	1,855	2,140	1,943	1,952	2,175	1,955
79	1,404	1,707	1,973	1,791	1,796	2,002	1,799	79	1,560	1,897	2,191	1,989	1,996	2,225	2,000
80	1,435	1,744	2,015	1,829	1,836	2,043	1,838	80	1,594	1,938	2,239	2,032	2,040	2,270	2,043
81	1,463	1,780	2,055	1,865	1,873	2,082	1,876	81	1,626	1,977	2,283	2,073	2,081	2,313	2,084
82	1,490	1,812	2,094	1,899	1,907	2,118	1,910	82	1,655	2,014	2,327	2,111	2,119	2,354	2,122
83	1,515	1,842	2,130	1,932	1,939	2,151	1,942	83	1,682	2,047	2,367	2,146	2,153	2,391	2,157
84	1,536	1,870	2,163	1,960	1,967	2,183	1,970	84	1,707	2,078	2,405	2,178	2,186	2,425	2,189
85	1,559	1,896	2,195	1,989	1,995	2,214	1,999	85	1,732	2,107	2,439	2,210	2,217	2,459	2,221
86	1,580	1,922	2,223	2,015	2,021	2,240	2,026	86	1,756	2,135	2,471	2,239	2,247	2,488	2,250
87	1,598	1,943	2,248	2,038	2,045	2,265	2,048	87	1,775	2,159	2,499	2,264	2,273	2,516	2,277
88	1,614	1,964	2,273	2,058	2,067	2,290	2,070	88	1,794	2,183	2,526	2,288	2,296	2,544	2,301
89	1,629	1,982	2,293	2,078	2,086	2,310	2,089	89	1,810	2,202	2,548	2,309	2,317	2,567	2,321
90	1,644	1,999	2,311	2,095	2,104	2,327	2,107	90	1,826	2,221	2,568	2,329	2,337	2,585	2,342
91	1,656	2,015	2,328	2,112	2,120	2,342	2,123	91	1,839	2,239	2,585	2,346	2,355	2,603	2,359
92	1,667	2,029	2,342	2,126	2,135	2,356	2,138	92	1,854	2,254	2,603	2,363	2,373	2,617	2,376
93	1,679	2,042	2,355	2,142	2,149	2,369	2,152	93	1,865	2,269	2,617	2,379	2,387	2,632	2,392
94	1,690	2,055	2,367	2,155	2,163	2,380	2,166	94	1,877	2,283	2,630	2,395	2,404	2,644	2,408
95	1,699	2,068	2,376	2,168	2,176	2,388	2,179	95	1,889	2,297	2,640	2,409	2,418	2,654	2,421
96	1,708	2,079	2,385	2,179	2,187	2,397	2,190	96	1,898	2,309	2,649	2,421	2,431	2,664	2,434
97	1,716	2,086	2,392	2,187	2,196	2,406	2,200	97	1,906	2,318	2,658	2,431	2,440	2,672	2,444
98	1,721	2,094	2,398	2,196	2,203	2,412	2,208	98	1,913	2,327	2,666	2,439	2,448	2,681	2,452
99	1,726	2,098	2,402	2,200	2,209	2,415	2,213	99	1,917	2,332	2,669	2,445	2,454	2,685	2,458

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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

**TEXAS**

770-773, 775

**MALE RATES**

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	177.08	N/A	N/A	N/A	N/A	N/A	N/A
65	101.50	123.42	140.33	129.50	129.83	146.25	130.17
66	101.50	123.42	140.33	129.50	129.83	146.25	130.17
67	106.50	129.50	147.50	135.83	136.25	152.67	136.58
68	111.25	135.42	154.00	141.92	142.50	158.92	142.67
69	116.08	141.17	160.58	148.00	148.58	165.25	148.75
70	120.75	146.92	167.33	154.00	154.50	171.75	154.83
71	125.33	152.50	174.33	159.92	160.50	178.67	160.75
72	129.92	158.17	181.25	165.83	166.50	185.75	166.67
73	134.42	163.50	188.33	171.58	172.08	192.83	172.42
74	139.00	169.08	194.92	177.17	178.00	199.25	178.25
75	143.33	174.42	201.42	182.83	183.50	205.58	183.83
76	147.67	179.58	207.42	188.33	189.00	211.42	189.25
77	151.83	184.67	213.33	193.67	194.33	217.08	194.67
78	155.83	189.67	218.92	198.75	199.50	222.33	199.83
79	159.50	194.00	224.08	203.33	204.17	227.50	204.42
80	162.92	198.17	228.92	207.83	208.50	232.00	209.00
81	166.17	202.08	233.42	212.00	212.75	236.50	213.17
82	169.25	205.83	237.92	215.83	216.58	240.75	217.08
83	172.00	209.33	242.00	219.50	220.25	244.50	220.67
84	174.58	212.50	245.83	222.75	223.58	248.00	224.00
85	177.08	215.50	249.42	225.92	226.75	251.33	227.17
86	179.50	218.33	252.50	228.92	229.83	254.50	230.17
87	181.50	220.83	255.42	231.50	232.42	257.33	232.75
88	183.42	223.08	258.25	233.92	234.92	260.17	235.17
89	185.17	225.25	260.50	236.00	237.00	262.50	237.25
90	186.67	227.17	262.58	238.08	239.00	264.33	239.42
91	188.08	228.83	264.42	239.83	240.83	266.17	241.25
92	189.50	230.50	266.17	241.67	242.67	267.67	243.00
93	190.75	232.00	267.58	243.25	244.17	269.08	244.58
94	191.92	233.42	268.92	244.83	245.75	270.33	246.08
95	193.08	235.00	270.08	246.17	247.17	271.42	247.50
96	194.17	236.00	270.92	247.50	248.50	272.42	248.92
97	194.92	237.08	271.75	248.58	249.58	273.25	249.92
98	195.58	237.92	272.58	249.42	250.42	274.08	250.83
99	196.08	238.42	272.92	249.92	251.00	274.50	251.33

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	196.83	N/A	N/A	N/A	N/A	N/A	N/A
65	112.83	137.25	155.83	143.83	144.42	162.50	144.58
66	112.83	137.25	155.83	143.83	144.42	162.50	144.58
67	118.25	143.83	163.92	150.83	151.42	169.67	151.58
68	123.75	150.33	171.08	157.75	158.25	176.42	158.58
69	129.00	156.75	178.42	164.33	165.00	183.50	165.33
70	134.17	163.17	186.00	171.08	171.75	190.92	172.00
71	139.33	169.42	193.67	177.58	178.33	198.50	178.67
72	144.42	175.67	201.42	184.08	184.83	206.25	185.17
73	149.50	181.67	209.33	190.50	191.25	214.25	191.58
74	154.42	187.83	216.58	196.92	197.67	221.42	198.00
75	159.25	193.75	223.75	203.17	203.92	228.50	204.25
76	164.08	199.50	230.50	209.17	210.00	235.00	210.33
77	168.67	205.17	237.00	215.08	215.92	241.08	216.33
78	173.17	210.67	243.25	220.92	221.67	247.08	222.08
79	177.17	215.50	249.00	226.00	226.75	252.75	227.25
80	181.00	220.25	254.33	230.83	231.75	257.92	232.08
81	184.67	224.67	259.50	235.58	236.42	262.75	236.83
82	188.00	228.75	264.33	239.75	240.75	267.50	241.08
83	191.17	232.58	268.92	243.83	244.75	271.58	245.08
84	194.08	236.00	273.17	247.42	248.42	275.50	248.75
85	196.83	239.42	277.08	251.00	251.92	279.33	252.33
86	199.42	242.67	280.58	254.33	255.33	282.83	255.75
87	201.75	245.33	283.83	257.25	258.17	285.83	258.67
88	203.83	247.92	286.92	259.92	260.92	289.00	261.33
89	205.67	250.17	289.50	262.33	263.33	291.58	263.75
90	207.42	252.33	291.83	264.50	265.58	293.75	266.00
91	209.08	254.33	293.83	266.58	267.67	295.58	268.08
92	210.58	256.17	295.58	268.50	269.50	297.33	270.08
93	212.00	257.83	297.25	270.25	271.33	299.00	271.75
94	213.33	259.50	298.83	272.00	273.00	300.33	273.50
95	214.58	261.08	300.00	273.67	274.67	301.50	275.17
96	215.75	262.42	301.08	275.17	276.08	302.67	276.58
97	216.50	263.42	302.00	276.08	277.25	303.58	277.75
98	217.33	264.33	302.75	277.17	278.17	304.58	278.58
99	217.75	265.00	303.25	277.83	278.92	305.00	279.25

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

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

**TEXAS**

733, 750-753, 760, 761, 774, 776, 777, 782, 784, 793, 794

**MALE RATES**

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	169.42	N/A	N/A	N/A	N/A	N/A	N/A
65	97.08	118.08	134.17	123.83	124.25	139.92	124.50
66	97.08	118.08	134.17	123.83	124.25	139.92	124.50
67	101.83	123.83	141.08	129.92	130.33	146.00	130.67
68	106.42	129.50	147.33	135.75	136.33	152.00	136.50
69	111.00	135.00	153.67	141.50	142.08	158.00	142.25
70	115.50	140.50	160.08	147.33	147.75	164.25	148.17
71	119.92	145.83	166.75	153.00	153.58	170.83	153.75
72	124.33	151.25	173.33	158.58	159.25	177.67	159.42
73	128.58	156.42	180.17	164.08	164.67	184.42	164.92
74	132.92	161.67	186.42	169.50	170.25	190.58	170.50
75	137.17	166.83	192.67	174.92	175.58	196.67	175.83
76	141.25	171.75	198.33	180.17	180.75	202.25	181.08
77	145.17	176.67	204.08	185.25	185.92	207.67	186.17
78	149.08	181.42	209.33	190.08	190.83	212.67	191.17
79	152.50	185.50	214.33	194.50	195.25	217.58	195.50
80	155.83	189.58	219.00	198.83	199.50	221.92	199.92
81	158.92	193.33	223.33	202.75	203.50	226.25	203.83
82	161.92	196.92	227.58	206.42	207.17	230.25	207.67
83	164.58	200.17	231.50	209.92	210.67	233.83	211.08
84	167.00	203.25	235.17	213.00	213.83	237.25	214.25
85	169.42	206.17	238.58	216.08	216.92	240.42	217.25
86	171.67	208.83	241.58	219.00	219.83	243.50	220.17
87	173.58	211.17	244.33	221.50	222.33	246.17	222.67
88	175.42	213.42	247.08	223.75	224.67	248.92	224.92
89	177.08	215.42	249.17	225.75	226.67	251.08	227.00
90	178.58	217.25	251.17	227.67	228.58	252.83	229.00
91	179.92	218.92	252.92	229.42	230.33	254.58	230.75
92	181.25	220.50	254.58	231.17	232.08	256.00	232.50
93	182.42	221.92	255.92	232.67	233.58	257.42	233.92
94	183.58	223.33	257.25	234.25	235.00	258.58	235.42
95	184.75	224.75	258.33	235.50	236.42	259.58	236.75
96	185.75	225.75	259.17	236.75	237.67	260.58	238.08
97	186.42	226.75	260.00	237.75	238.67	261.33	239.08
98	187.08	227.58	260.67	238.58	239.50	262.17	239.92
99	187.58	228.08	261.08	239.08	240.08	262.50	240.42

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	188.25	N/A	N/A	N/A	N/A	N/A	N/A
65	107.92	131.25	149.08	137.58	138.17	155.50	138.33
66	107.92	131.25	149.08	137.58	138.17	155.50	138.33
67	113.08	137.58	156.75	144.25	144.83	162.25	145.00
68	118.33	143.83	163.67	150.92	151.33	168.75	151.75
69	123.42	150.00	170.67	157.25	157.83	175.58	158.17
70	128.33	156.08	177.92	163.67	164.25	182.58	164.58
71	133.25	162.08	185.25	169.83	170.58	189.83	170.83
72	138.17	168.00	192.67	176.08	176.83	197.25	177.08
73	143.00	173.83	200.17	182.25	183.00	205.00	183.25
74	147.67	179.67	207.17	188.42	189.08	211.75	189.42
75	152.33	185.33	214.08	194.33	195.08	218.50	195.33
76	156.92	190.83	220.50	200.08	200.83	224.75	201.25
77	161.33	196.25	226.67	205.67	206.50	230.67	206.92
78	165.67	201.50	232.67	211.33	212.00	236.33	212.42
79	169.50	206.17	238.17	216.17	216.92	241.75	217.33
80	173.17	210.67	243.25	220.83	221.67	246.67	222.00
81	176.67	214.83	248.25	225.33	226.17	251.33	226.50
82	179.83	218.83	252.83	229.33	230.25	255.83	230.67
83	182.92	222.50	257.25	233.17	234.08	259.75	234.42
84	185.67	225.75	261.25	236.67	237.58	263.58	238.00
85	188.25	229.00	265.00	240.08	241.00	267.25	241.33
86	190.75	232.08	268.42	243.25	244.17	270.50	244.67
87	193.00	234.67	271.50	246.00	246.92	273.42	247.42
88	195.00	237.17	274.42	248.58	249.58	276.50	250.00
89	196.75	239.25	276.92	250.92	251.92	278.92	252.25
90	198.33	241.33	279.17	253.00	254.00	281.00	254.50
91	200.00	243.25	281.08	255.00	256.00	282.67	256.42
92	201.42	245.00	282.67	256.83	257.75	284.42	258.33
93	202.75	246.58	284.33	258.50	259.50	286.00	260.00
94	204.08	248.25	285.83	260.17	261.17	287.25	261.58
95	205.25	249.67	286.92	261.83	262.75	288.42	263.17
96	206.33	251.00	288.00	263.17	264.08	289.50	264.58
97	207.08	252.00	288.83	264.08	265.17	290.42	265.67
98	207.92	252.83	289.58	265.08	266.08	291.33	266.50
99	208.25	253.50	290.00	265.75	266.75	291.75	267.08

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

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

**TEXAS**

ALL EXCEPT 733, 750-753, 760, 761, 770-777, 782, 784, 793, 794

**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	149.42	N/A	N/A	N/A	N/A	N/A	N/A	0-64	166.00	N/A	N/A	N/A	N/A	N/A	N/A
65	85.58	104.08	118.33	109.17	109.50	123.33	109.75	65	95.17	115.75	131.42	121.33	121.83	137.08	122.00
66	85.58	104.08	118.33	109.17	109.50	123.33	109.75	66	95.17	115.75	131.42	121.33	121.83	137.08	122.00
67	89.83	109.17	124.42	114.50	114.92	128.75	115.17	67	99.75	121.33	138.25	127.25	127.75	143.08	127.92
68	93.83	114.25	129.92	119.75	120.17	134.00	120.33	68	104.33	126.83	144.25	133.08	133.42	148.83	133.75
69	97.92	119.08	135.50	124.83	125.33	139.33	125.42	69	108.83	132.25	150.50	138.67	139.17	154.83	139.42
70	101.83	123.92	141.17	129.92	130.33	144.83	130.67	70	113.17	137.67	156.92	144.25	144.83	161.00	145.08
71	105.75	128.58	147.00	134.92	135.42	150.67	135.58	71	117.50	142.92	163.33	149.75	150.42	167.42	150.67
72	109.58	133.42	152.83	139.83	140.42	156.67	140.58	72	121.83	148.17	169.92	155.25	155.92	173.92	156.17
73	113.42	137.92	158.83	144.67	145.17	162.67	145.42	73	126.08	153.25	176.50	160.67	161.33	180.75	161.58
74	117.25	142.58	164.42	149.50	150.08	168.08	150.33	74	130.25	158.42	182.67	166.08	166.75	186.75	167.00
75	120.92	147.08	169.92	154.25	154.83	173.42	155.00	75	134.33	163.42	188.75	171.33	172.00	192.67	172.25
76	124.58	151.50	174.92	158.83	159.42	178.33	159.67	76	138.42	168.33	194.42	176.50	177.08	198.17	177.42
77	128.00	155.75	179.92	163.33	163.92	183.08	164.17	77	142.25	173.08	199.92	181.42	182.08	203.42	182.42
78	131.42	160.00	184.58	167.67	168.33	187.50	168.50	78	146.08	177.67	205.17	186.33	187.00	208.42	187.25
79	134.50	163.58	189.00	171.50	172.17	191.92	172.42	79	149.50	181.83	210.00	190.58	191.25	213.17	191.67
80	137.42	167.17	193.08	175.33	175.92	195.67	176.33	80	152.67	185.75	214.50	194.75	195.42	217.50	195.75
81	140.17	170.50	196.92	178.83	179.42	199.50	179.75	81	155.75	189.50	218.92	198.67	199.42	221.67	199.75
82	142.75	173.67	200.75	182.00	182.67	203.08	183.08	82	158.58	192.92	222.92	202.25	203.08	225.58	203.42
83	145.08	176.50	204.08	185.08	185.75	206.17	186.17	83	161.25	196.17	226.83	205.67	206.42	229.08	206.67
84	147.25	179.17	207.33	187.83	188.58	209.17	188.92	84	163.67	199.08	230.42	208.75	209.50	232.42	209.83
85	149.42	181.83	210.42	190.50	191.25	212.00	191.58	85	166.00	201.92	233.67	211.67	212.50	235.67	212.83
86	151.42	184.17	213.00	193.08	193.83	214.67	194.17	86	168.25	204.67	236.67	214.50	215.33	238.50	215.75
87	153.08	186.25	215.42	195.33	196.00	217.00	196.33	87	170.17	206.92	239.42	216.92	217.75	241.17	218.17
88	154.75	188.17	217.83	197.33	198.08	219.50	198.33	88	171.92	209.08	242.00	219.25	220.08	243.83	220.42
89	156.17	190.00	219.67	199.08	199.92	221.42	200.17	89	173.50	211.00	244.17	221.25	222.17	246.00	222.42
90	157.50	191.58	221.50	200.75	201.58	222.92	201.92	90	174.92	212.83	246.17	223.08	224.00	247.75	224.42
91	158.67	193.00	223.00	202.33	203.17	224.50	203.42	91	176.42	214.50	247.83	224.92	225.75	249.25	226.08
92	159.83	194.42	224.50	203.83	204.67	225.75	205.00	92	177.58	216.08	249.25	226.50	227.33	250.83	227.75
93	160.83	195.67	225.67	205.17	206.00	227.00	206.25	93	178.83	217.42	250.75	227.92	228.83	252.17	229.25
94	161.92	196.92	226.83	206.50	207.25	228.00	207.58	94	179.92	218.92	252.00	229.42	230.33	253.33	230.67
95	162.92	198.17	227.75	207.67	208.50	228.92	208.83	95	181.00	220.17	253.00	230.83	231.67	254.33	232.08
96	163.75	199.08	228.50	208.83	209.58	229.83	209.92	96	181.92	221.33	254.00	232.08	232.92	255.25	233.25
97	164.42	200.00	229.25	209.67	210.50	230.42	210.83	97	182.58	222.25	254.67	232.92	233.83	256.08	234.25
98	165.00	200.75	229.92	210.42	211.25	231.17	211.50	98	183.33	222.92	255.33	233.75	234.67	256.92	235.00
99	165.42	201.08	230.25	210.83	211.67	231.50	212.00	99	183.67	223.50	255.75	234.33	235.25	257.33	235.58

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

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

**TEXAS**

770-773, 775

**FEMALE RATES**

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	154.00	N/A	N/A	N/A	N/A	N/A	N/A
65	88.25	107.33	122.00	112.58	113.00	127.08	113.08
66	88.25	107.33	122.00	112.58	113.00	127.08	113.08
67	92.58	112.58	128.25	118.08	118.58	132.83	118.75
68	96.83	117.67	134.00	123.33	123.92	138.08	124.08
69	100.92	122.75	139.75	128.58	129.17	143.58	129.42
70	104.92	127.75	145.50	134.00	134.42	149.33	134.67
71	109.00	132.50	151.50	139.00	139.50	155.33	139.75
72	113.00	137.42	157.67	144.17	144.75	161.50	144.92
73	116.92	142.25	163.75	149.08	149.67	167.75	150.00
74	120.83	147.00	169.50	154.08	154.75	173.25	155.00
75	124.67	151.58	175.08	159.00	159.58	178.75	159.83
76	128.33	156.25	180.33	163.75	164.33	183.92	164.58
77	132.00	160.50	185.42	168.42	169.08	188.67	169.25
78	135.50	164.83	190.33	172.92	173.50	193.33	173.75
79	138.67	168.67	194.92	176.92	177.50	197.83	177.75
80	141.75	172.33	199.08	180.75	181.42	201.83	181.58
81	144.50	175.83	203.08	184.25	185.08	205.67	185.33
82	147.17	179.00	206.92	187.67	188.42	209.33	188.67
83	149.67	182.00	210.42	190.92	191.58	212.58	191.83
84	151.83	184.75	213.75	193.67	194.33	215.75	194.67
85	154.00	187.33	216.83	196.50	197.17	218.67	197.50
86	156.08	189.83	219.67	199.08	199.75	221.25	200.17
87	157.83	191.92	222.17	201.33	202.00	223.75	202.33
88	159.50	194.08	224.50	203.33	204.25	226.25	204.50
89	160.92	195.75	226.58	205.25	206.08	228.17	206.42
90	162.42	197.50	228.25	207.00	207.83	229.92	208.17
91	163.58	199.08	230.00	208.67	209.50	231.33	209.75
92	164.75	200.50	231.33	210.08	210.92	232.75	211.25
93	165.92	201.75	232.67	211.58	212.25	234.00	212.67
94	166.92	203.08	233.83	212.92	213.75	235.17	214.00
95	167.92	204.33	234.67	214.17	214.92	235.92	215.25
96	168.75	205.33	235.67	215.25	216.08	236.83	216.42
97	169.50	206.17	236.33	216.08	217.00	237.67	217.33
98	170.00	206.92	236.92	217.00	217.67	238.33	218.08
99	170.50	207.25	237.25	217.33	218.25	238.67	218.58

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	171.17	N/A	N/A	N/A	N/A	N/A	N/A
65	98.17	119.33	135.58	125.08	125.58	141.25	125.75
66	98.17	119.33	135.58	125.08	125.58	141.25	125.75
67	102.92	125.17	142.50	131.08	131.67	147.50	131.83
68	107.50	130.83	148.83	137.17	137.58	153.50	137.92
69	112.17	136.25	155.25	142.92	143.50	159.58	143.75
70	116.67	141.92	161.75	148.83	149.33	165.92	149.58
71	121.17	147.42	168.42	154.42	155.08	172.50	155.33
72	125.58	152.75	175.08	160.17	160.75	179.42	161.00
73	129.83	158.00	182.00	165.67	166.33	186.33	166.67
74	134.25	163.33	188.42	171.25	171.92	192.50	172.08
75	138.50	168.50	194.58	176.75	177.33	198.67	177.58
76	142.58	173.58	200.50	182.00	182.58	204.33	182.83
77	146.67	178.42	206.08	187.08	187.75	209.67	188.00
78	150.58	183.25	211.42	191.92	192.83	214.83	193.08
79	154.08	187.42	216.50	196.50	197.25	219.83	197.58
80	157.42	191.50	221.17	200.75	201.50	224.25	201.83
81	160.58	195.33	225.58	204.83	205.58	228.58	205.83
82	163.50	198.92	229.92	208.50	209.42	232.58	209.67
83	166.17	202.25	233.83	212.00	212.75	236.25	213.17
84	168.67	205.25	237.58	215.17	216.00	239.58	216.33
85	171.17	208.17	240.92	218.33	219.08	242.92	219.50
86	173.50	210.92	244.08	221.17	222.08	245.83	222.33
87	175.42	213.33	246.83	223.67	224.50	248.58	224.92
88	177.17	215.67	249.58	226.08	226.83	251.33	227.33
89	178.83	217.58	251.75	228.08	228.92	253.58	229.33
90	180.33	219.50	253.67	230.08	230.83	255.42	231.33
91	181.67	221.17	255.42	231.83	232.67	257.08	233.08
92	183.17	222.75	257.08	233.42	234.42	258.58	234.67
93	184.25	224.17	258.58	235.08	235.83	260.00	236.33
94	185.42	225.58	259.83	236.58	237.50	261.25	237.83
95	186.58	226.92	260.83	237.92	238.92	262.17	239.17
96	187.58	228.08	261.75	239.17	240.17	263.17	240.42
97	188.33	229.08	262.58	240.17	241.00	264.00	241.50
98	189.00	229.92	263.33	240.92	241.92	264.92	242.25
99	189.33	230.42	263.75	241.58	242.50	265.25	242.83

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

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

**TEXAS**

733, 750-753, 760, 761, 774, 776, 777, 782, 784, 793, 794

**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	147.33	N/A	N/A	N/A	N/A	N/A	N/A	0-64	163.75	N/A	N/A	N/A	N/A	N/A	N/A
65	84.42	102.67	116.67	107.75	108.08	121.58	108.17	65	93.83	114.17	129.75	119.67	120.08	135.08	120.25
66	84.42	102.67	116.67	107.75	108.08	121.58	108.17	66	93.83	114.17	129.75	119.67	120.08	135.08	120.25
67	88.58	107.75	122.67	112.92	113.42	127.08	113.58	67	98.42	119.75	136.33	125.42	125.92	141.08	126.17
68	92.58	112.58	128.17	118.00	118.50	132.08	118.75	68	102.83	125.17	142.33	131.17	131.67	146.83	131.92
69	96.50	117.42	133.67	123.00	123.58	137.33	123.75	69	107.25	130.33	148.50	136.67	137.25	152.67	137.50
70	100.42	122.17	139.17	128.17	128.58	142.83	128.83	70	111.58	135.75	154.75	142.33	142.83	158.67	143.08
71	104.25	126.75	144.92	132.92	133.50	148.58	133.67	71	115.83	141.00	161.08	147.67	148.33	165.00	148.58
72	108.08	131.42	150.83	137.83	138.42	154.50	138.58	72	120.08	146.08	167.50	153.17	153.75	171.58	154.00
73	111.83	136.00	156.67	142.67	143.17	160.42	143.50	73	124.25	151.17	174.08	158.50	159.17	178.17	159.42
74	115.58	140.58	162.17	147.42	148.08	165.75	148.25	74	128.42	156.17	180.25	163.83	164.42	184.17	164.67
75	119.25	145.00	167.50	152.08	152.67	171.00	152.92	75	132.50	161.17	186.08	169.00	169.58	190.00	169.83
76	122.75	149.42	172.50	156.67	157.25	175.92	157.42	76	136.42	166.00	191.75	174.08	174.67	195.42	174.92
77	126.25	153.58	177.42	161.08	161.67	180.50	161.92	77	140.25	170.67	197.08	178.92	179.58	200.58	179.83
78	129.58	157.67	182.08	165.33	165.92	184.92	166.17	78	144.00	175.25	202.25	183.58	184.42	205.50	184.75
79	132.67	161.33	186.42	169.25	169.75	189.17	170.08	79	147.42	179.33	207.08	187.92	188.67	210.25	189.00
80	135.58	164.83	190.42	172.92	173.50	193.08	173.75	80	150.58	183.17	211.58	192.08	192.75	214.50	193.08
81	138.25	168.25	194.25	176.25	177.00	196.75	177.25	81	153.67	186.83	215.75	195.92	196.67	218.67	196.92
82	140.83	171.25	197.92	179.50	180.25	200.17	180.50	82	156.42	190.33	219.92	199.50	200.33	222.50	200.58
83	143.17	174.08	201.33	182.58	183.25	203.33	183.50	83	158.92	193.42	223.67	202.75	203.50	226.00	203.83
84	145.17	176.75	204.42	185.25	185.92	206.33	186.17	84	161.33	196.33	227.25	205.83	206.58	229.17	206.92
85	147.33	179.25	207.42	187.92	188.58	209.17	188.92	85	163.75	199.08	230.42	208.83	209.58	232.42	209.92
86	149.33	181.58	210.08	190.42	191.00	211.67	191.50	86	165.92	201.75	233.50	211.58	212.42	235.17	212.67
87	151.00	183.58	212.50	192.58	193.25	214.08	193.50	87	167.75	204.08	236.17	213.92	214.75	237.75	215.17
88	152.50	185.67	214.75	194.50	195.33	216.42	195.58	88	169.50	206.25	238.67	216.25	217.00	240.42	217.42
89	153.92	187.25	216.67	196.33	197.08	218.25	197.42	89	171.08	208.08	240.83	218.17	219.00	242.58	219.33
90	155.42	188.92	218.33	198.00	198.83	219.92	199.08	90	172.50	209.92	242.67	220.08	220.83	244.33	221.25
91	156.50	190.42	220.00	199.58	200.42	221.25	200.67	91	173.83	211.58	244.33	221.75	222.58	245.92	222.92
92	157.58	191.75	221.25	200.92	201.75	222.67	202.00	92	175.17	213.00	245.92	223.33	224.25	247.33	224.50
93	158.67	193.00	222.58	202.42	203.08	223.83	203.42	93	176.25	214.42	247.33	224.83	225.58	248.67	226.08
94	159.67	194.25	223.67	203.67	204.42	224.92	204.67	94	177.42	215.75	248.50	226.33	227.17	249.92	227.50
95	160.58	195.42	224.50	204.92	205.58	225.67	205.92	95	178.50	217.08	249.50	227.58	228.50	250.83	228.83
96	161.42	196.42	225.42	205.92	206.75	226.50	207.00	96	179.42	218.17	250.33	228.83	229.75	251.75	230.00
97	162.17	197.17	226.08	206.75	207.50	227.33	207.92	97	180.17	219.08	251.17	229.75	230.58	252.58	231.00
98	162.58	197.92	226.58	207.50	208.17	228.00	208.67	98	180.75	219.92	251.92	230.42	231.33	253.33	231.75
99	163.08	198.25	227.00	207.92	208.75	228.25	209.08	99	181.17	220.33	252.25	231.08	231.92	253.75	232.25

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

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

**TEXAS**

ALL EXCEPT 733, 750-753, 760, 761, 770-777, 782, 784, 793, 794

**FEMALE RATES**

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	129.92	N/A	N/A	N/A	N/A	N/A	N/A
65	74.42	90.50	102.92	95.00	95.33	107.17	95.42
66	74.42	90.50	102.92	95.00	95.33	107.17	95.42
67	78.08	95.00	108.17	99.58	100.00	112.00	100.17
68	81.67	99.25	113.00	104.00	104.50	116.50	104.67
69	85.08	103.58	117.83	108.50	109.00	121.08	109.17
70	88.50	107.75	122.67	113.00	113.42	125.92	113.58
71	91.92	111.83	127.83	117.25	117.67	131.00	117.83
72	95.33	115.92	133.00	121.58	122.08	136.17	122.25
73	98.58	119.92	138.17	125.75	126.25	141.50	126.50
74	101.92	124.00	143.00	130.00	130.58	146.17	130.67
75	105.17	127.92	147.67	134.08	134.58	150.75	134.83
76	108.25	131.75	152.17	138.17	138.67	155.08	138.75
77	111.33	135.42	156.42	142.00	142.58	159.17	142.75
78	114.33	139.00	160.50	145.83	146.33	163.00	146.58
79	117.00	142.25	164.42	149.25	149.67	166.83	149.92
80	119.58	145.33	167.92	152.42	153.00	170.25	153.17
81	121.92	148.33	171.25	155.42	156.08	173.50	156.33
82	124.17	151.00	174.50	158.25	158.92	176.50	159.17
83	126.25	153.50	177.50	161.00	161.58	179.25	161.83
84	128.00	155.83	180.25	163.33	163.92	181.92	164.17
85	129.92	158.00	182.92	165.75	166.25	184.50	166.58
86	131.67	160.17	185.25	167.92	168.42	186.67	168.83
87	133.17	161.92	187.33	169.83	170.42	188.75	170.67
88	134.50	163.67	189.42	171.50	172.25	190.83	172.50
89	135.75	165.17	191.08	173.17	173.83	192.50	174.08
90	137.00	166.58	192.58	174.58	175.33	193.92	175.58
91	138.00	167.92	194.00	176.00	176.67	195.17	176.92
92	138.92	169.08	195.17	177.17	177.92	196.33	178.17
93	139.92	170.17	196.25	178.50	179.08	197.42	179.33
94	140.83	171.25	197.25	179.58	180.25	198.33	180.50
95	141.58	172.33	198.00	180.67	181.33	199.00	181.58
96	142.33	173.25	198.75	181.58	182.25	199.75	182.50
97	143.00	173.83	199.33	182.25	183.00	200.50	183.33
98	143.42	174.50	199.83	183.00	183.58	201.00	184.00
99	143.83	174.83	200.17	183.33	184.08	201.25	184.42

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	144.33	N/A	N/A	N/A	N/A	N/A	N/A
65	82.75	100.67	114.42	105.50	105.92	119.17	106.08
66	82.75	100.67	114.42	105.50	105.92	119.17	106.08
67	86.83	105.58	120.17	110.58	111.08	124.42	111.25
68	90.67	110.33	125.50	115.67	116.08	129.50	116.33
69	94.58	114.92	130.92	120.50	121.00	134.58	121.25
70	98.33	119.75	136.42	125.50	125.92	139.92	126.17
71	102.17	124.33	142.00	130.25	130.75	145.50	131.00
72	105.92	128.83	147.67	135.08	135.58	151.33	135.83
73	109.50	133.33	153.50	139.75	140.33	157.17	140.58
74	113.25	137.75	158.92	144.42	145.00	162.42	145.17
75	116.83	142.08	164.08	149.08	149.58	167.58	149.75
76	120.25	146.42	169.08	153.50	154.00	172.33	154.25
77	123.67	150.50	173.83	157.75	158.33	176.83	158.58
78	127.00	154.58	178.33	161.92	162.67	181.25	162.92
79	130.00	158.08	182.58	165.75	166.33	185.42	166.67
80	132.83	161.50	186.58	169.33	170.00	189.17	170.25
81	135.50	164.75	190.25	172.75	173.42	192.75	173.67
82	137.92	167.83	193.92	175.92	176.58	196.17	176.83
83	140.17	170.58	197.25	178.83	179.42	199.25	179.75
84	142.25	173.17	200.42	181.50	182.17	202.08	182.42
85	144.33	175.58	203.25	184.17	184.75	204.92	185.08
86	146.33	177.92	205.92	186.58	187.25	207.33	187.50
87	147.92	179.92	208.25	188.67	189.42	209.67	189.75
88	149.50	181.92	210.50	190.67	191.33	212.00	191.75
89	150.83	183.50	212.33	192.42	193.08	213.92	193.42
90	152.17	185.08	214.00	194.08	194.75	215.42	195.17
91	153.25	186.58	215.42	195.50	196.25	216.92	196.58
92	154.50	187.83	216.92	196.92	197.75	218.08	198.00
93	155.42	189.08	218.08	198.25	198.92	219.33	199.33
94	156.42	190.25	219.17	199.58	200.33	220.33	200.67
95	157.42	191.42	220.00	200.75	201.50	221.17	201.75
96	158.17	192.42	220.75	201.75	202.58	222.00	202.83
97	158.83	193.17	221.50	202.58	203.33	222.67	203.67
98	159.42	193.92	222.17	203.25	204.00	223.42	204.33
99	159.75	194.33	222.42	203.75	204.50	223.75	204.83

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**