

**FAMILY LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 11/30/09**

**UTAH**  
**FOR USE IN ALL UTAH 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	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	834	1,014	1,153	1,063	1,067	1,201	1,068	65	927	1,127	1,280	1,182	1,186	1,335	1,187
66	834	1,014	1,153	1,063	1,067	1,201	1,068	66	927	1,127	1,280	1,182	1,186	1,335	1,187
67	875	1,063	1,211	1,115	1,119	1,254	1,121	67	972	1,182	1,346	1,238	1,244	1,393	1,245
68	914	1,112	1,265	1,165	1,170	1,305	1,172	68	1,016	1,235	1,405	1,295	1,300	1,449	1,302
69	953	1,159	1,319	1,216	1,220	1,357	1,221	69	1,059	1,288	1,465	1,350	1,355	1,507	1,357
70	992	1,206	1,374	1,265	1,269	1,410	1,272	70	1,102	1,340	1,527	1,405	1,410	1,567	1,413
71	1,029	1,252	1,431	1,313	1,318	1,467	1,320	71	1,144	1,391	1,590	1,459	1,465	1,630	1,467
72	1,068	1,299	1,488	1,362	1,367	1,525	1,369	72	1,186	1,442	1,654	1,512	1,518	1,694	1,521
73	1,104	1,343	1,546	1,408	1,414	1,584	1,416	73	1,227	1,493	1,719	1,565	1,571	1,760	1,573
74	1,142	1,388	1,601	1,455	1,461	1,636	1,464	74	1,268	1,543	1,779	1,618	1,624	1,818	1,626
75	1,177	1,432	1,654	1,502	1,507	1,688	1,510	75	1,308	1,591	1,838	1,669	1,675	1,876	1,677
76	1,213	1,475	1,703	1,546	1,552	1,737	1,555	76	1,347	1,639	1,893	1,718	1,725	1,930	1,727
77	1,247	1,516	1,752	1,590	1,596	1,782	1,599	77	1,386	1,685	1,947	1,766	1,773	1,981	1,777
78	1,280	1,557	1,798	1,632	1,639	1,826	1,641	78	1,422	1,730	1,998	1,814	1,821	2,029	1,823
79	1,310	1,593	1,840	1,670	1,676	1,868	1,679	79	1,455	1,770	2,045	1,856	1,862	2,076	1,866
80	1,338	1,628	1,880	1,707	1,713	1,906	1,716	80	1,487	1,809	2,088	1,896	1,903	2,118	1,907
81	1,365	1,660	1,918	1,741	1,748	1,942	1,750	81	1,516	1,845	2,131	1,935	1,941	2,158	1,945
82	1,390	1,691	1,954	1,772	1,779	1,977	1,782	82	1,544	1,879	2,171	1,969	1,977	2,196	1,981
83	1,413	1,719	1,987	1,802	1,809	2,008	1,812	83	1,570	1,910	2,208	2,003	2,010	2,230	2,013
84	1,434	1,745	2,019	1,829	1,836	2,037	1,839	84	1,594	1,939	2,243	2,032	2,040	2,263	2,043
85	1,454	1,770	2,049	1,855	1,862	2,065	1,865	85	1,617	1,966	2,275	2,061	2,069	2,294	2,072
86	1,474	1,793	2,074	1,880	1,887	2,090	1,890	86	1,638	1,992	2,304	2,088	2,097	2,322	2,100
87	1,491	1,813	2,098	1,901	1,908	2,113	1,912	87	1,657	2,015	2,332	2,112	2,120	2,348	2,124
88	1,506	1,833	2,121	1,921	1,929	2,137	1,931	88	1,674	2,036	2,356	2,134	2,143	2,374	2,146
89	1,521	1,850	2,139	1,939	1,947	2,156	1,949	89	1,689	2,054	2,377	2,154	2,162	2,395	2,166
90	1,533	1,865	2,156	1,955	1,963	2,171	1,966	90	1,703	2,072	2,396	2,173	2,181	2,412	2,185
91	1,545	1,879	2,172	1,970	1,978	2,185	1,981	91	1,717	2,088	2,413	2,190	2,198	2,428	2,202
92	1,556	1,893	2,185	1,985	1,992	2,198	1,996	92	1,729	2,104	2,428	2,205	2,213	2,442	2,218
93	1,567	1,906	2,197	1,998	2,005	2,210	2,009	93	1,741	2,117	2,441	2,219	2,228	2,456	2,232
94	1,577	1,918	2,208	2,011	2,018	2,220	2,021	94	1,752	2,131	2,454	2,234	2,242	2,467	2,247
95	1,586	1,930	2,218	2,022	2,030	2,229	2,033	95	1,762	2,144	2,463	2,247	2,256	2,476	2,259
96	1,595	1,939	2,225	2,033	2,041	2,237	2,044	96	1,771	2,155	2,473	2,259	2,268	2,485	2,271
97	1,601	1,947	2,232	2,042	2,049	2,244	2,053	97	1,778	2,163	2,480	2,268	2,277	2,493	2,281
98	1,607	1,954	2,238	2,049	2,056	2,251	2,060	98	1,785	2,171	2,486	2,276	2,285	2,502	2,288
99	1,610	1,958	2,241	2,053	2,061	2,254	2,065	99	1,788	2,176	2,491	2,281	2,290	2,505	2,293

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY**  
**MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS**  
**RATES EFFECTIVE 11/30/09**

**UTAH**  
**FOR USE IN ALL UTAH 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	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	725	881	1,002	925	928	1,044	929	65	806	980	1,114	1,027	1,031	1,160	1,033
66	725	881	1,002	925	928	1,044	929	66	806	980	1,114	1,027	1,031	1,160	1,033
67	760	925	1,053	970	973	1,091	975	67	845	1,028	1,170	1,077	1,081	1,211	1,083
68	795	966	1,100	1,013	1,017	1,134	1,019	68	883	1,074	1,222	1,126	1,131	1,261	1,132
69	829	1,008	1,148	1,057	1,061	1,179	1,063	69	921	1,119	1,275	1,174	1,178	1,311	1,181
70	862	1,049	1,195	1,100	1,104	1,227	1,106	70	958	1,165	1,329	1,222	1,227	1,363	1,228
71	895	1,089	1,244	1,142	1,146	1,276	1,148	71	995	1,210	1,383	1,268	1,273	1,417	1,276
72	928	1,129	1,295	1,184	1,188	1,326	1,190	72	1,031	1,255	1,438	1,315	1,320	1,473	1,323
73	961	1,168	1,345	1,225	1,229	1,377	1,232	73	1,067	1,298	1,494	1,361	1,366	1,530	1,369
74	993	1,207	1,392	1,266	1,271	1,423	1,272	74	1,102	1,341	1,547	1,407	1,412	1,581	1,414
75	1,024	1,245	1,438	1,306	1,311	1,468	1,312	75	1,137	1,384	1,598	1,451	1,456	1,631	1,459
76	1,054	1,283	1,482	1,345	1,350	1,510	1,352	76	1,171	1,425	1,646	1,494	1,499	1,678	1,502
77	1,084	1,318	1,523	1,383	1,388	1,550	1,390	77	1,204	1,465	1,692	1,536	1,542	1,722	1,544
78	1,113	1,354	1,563	1,420	1,425	1,588	1,427	78	1,237	1,505	1,737	1,577	1,584	1,765	1,586
79	1,139	1,386	1,601	1,453	1,458	1,624	1,460	79	1,266	1,539	1,778	1,613	1,620	1,805	1,623
80	1,164	1,415	1,635	1,484	1,490	1,658	1,492	80	1,293	1,573	1,816	1,649	1,655	1,842	1,658
81	1,187	1,444	1,668	1,514	1,520	1,689	1,522	81	1,319	1,604	1,853	1,682	1,688	1,877	1,691
82	1,209	1,471	1,699	1,541	1,547	1,719	1,550	82	1,343	1,634	1,888	1,713	1,720	1,910	1,722
83	1,229	1,494	1,728	1,567	1,573	1,746	1,576	83	1,365	1,661	1,920	1,741	1,748	1,940	1,750
84	1,247	1,517	1,755	1,590	1,596	1,771	1,599	84	1,386	1,686	1,951	1,767	1,774	1,968	1,777
85	1,265	1,539	1,781	1,613	1,619	1,796	1,622	85	1,406	1,709	1,979	1,793	1,799	1,995	1,802
86	1,282	1,559	1,804	1,635	1,641	1,817	1,644	86	1,425	1,732	2,004	1,816	1,823	2,019	1,826
87	1,296	1,577	1,824	1,653	1,659	1,838	1,662	87	1,440	1,752	2,027	1,837	1,844	2,042	1,847
88	1,310	1,594	1,844	1,670	1,677	1,858	1,680	88	1,455	1,771	2,049	1,856	1,863	2,065	1,867
89	1,322	1,608	1,861	1,686	1,692	1,874	1,695	89	1,469	1,787	2,067	1,873	1,880	2,083	1,884
90	1,334	1,622	1,875	1,700	1,707	1,888	1,709	90	1,482	1,802	2,083	1,890	1,896	2,098	1,900
91	1,344	1,635	1,889	1,714	1,720	1,900	1,723	91	1,493	1,816	2,098	1,904	1,911	2,111	1,914
92	1,353	1,646	1,900	1,726	1,732	1,912	1,735	92	1,504	1,829	2,111	1,918	1,925	2,123	1,928
93	1,363	1,657	1,911	1,737	1,743	1,922	1,747	93	1,514	1,841	2,123	1,930	1,937	2,135	1,941
94	1,371	1,668	1,920	1,748	1,755	1,931	1,758	94	1,523	1,853	2,134	1,943	1,950	2,145	1,953
95	1,379	1,678	1,928	1,759	1,765	1,938	1,768	95	1,533	1,864	2,142	1,954	1,962	2,153	1,964
96	1,386	1,686	1,935	1,768	1,775	1,945	1,777	96	1,540	1,873	2,150	1,964	1,972	2,162	1,975
97	1,392	1,693	1,941	1,775	1,782	1,952	1,785	97	1,546	1,881	2,156	1,972	1,980	2,168	1,983
98	1,397	1,699	1,946	1,782	1,788	1,958	1,791	98	1,552	1,888	2,162	1,979	1,986	2,175	1,990
99	1,400	1,703	1,949	1,785	1,792	1,960	1,795	99	1,556	1,892	2,166	1,984	1,992	2,179	1,994

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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**RATES EFFECTIVE 11/30/09**

**UTAH**  
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**MALE RATES**

Attained Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	69.50	84.50	96.08	88.58	88.92	100.08	89.00
66	69.50	84.50	96.08	88.58	88.92	100.08	89.00
67	72.92	88.58	100.92	92.92	93.25	104.50	93.42
68	76.17	92.67	105.42	97.08	97.50	108.75	97.67
69	79.42	96.58	109.92	101.33	101.67	113.08	101.75
70	82.67	100.50	114.50	105.42	105.75	117.50	106.00
71	85.75	104.33	119.25	109.42	109.83	122.25	110.00
72	89.00	108.25	124.00	113.50	113.92	127.08	114.08
73	92.00	111.92	128.83	117.33	117.83	132.00	118.00
74	95.17	115.67	133.42	121.25	121.75	136.33	122.00
75	98.08	119.33	137.83	125.17	125.58	140.67	125.83
76	101.08	122.92	141.92	128.83	129.33	144.75	129.58
77	103.92	126.33	146.00	132.50	133.00	148.50	133.25
78	106.67	129.75	149.83	136.00	136.58	152.17	136.75
79	109.17	132.75	153.33	139.17	139.67	155.67	139.92
80	111.50	135.67	156.67	142.25	142.75	158.83	143.00
81	113.75	138.33	159.83	145.08	145.67	161.83	145.83
82	115.83	140.92	162.83	147.67	148.25	164.75	148.50
83	117.75	143.25	165.58	150.17	150.75	167.33	151.00
84	119.50	145.42	168.25	152.42	153.00	169.75	153.25
85	121.17	147.50	170.75	154.58	155.17	172.08	155.42
86	122.83	149.42	172.83	156.67	157.25	174.17	157.50
87	124.25	151.08	174.83	158.42	159.00	176.08	159.33
88	125.50	152.75	176.75	160.08	160.75	178.08	160.92
89	126.75	154.17	178.25	161.58	162.25	179.67	162.42
90	127.75	155.42	179.67	162.92	163.58	180.92	163.83
91	128.75	156.58	181.00	164.17	164.83	182.08	165.08
92	129.67	157.75	182.08	165.42	166.00	183.17	166.33
93	130.58	158.83	183.08	166.50	167.08	184.17	167.42
94	131.42	159.83	184.00	167.58	168.17	185.00	168.42
95	132.17	160.83	184.83	168.50	169.17	185.75	169.42
96	132.92	161.58	185.42	169.42	170.08	186.42	170.33
97	133.42	162.25	186.00	170.17	170.75	187.00	171.08
98	133.92	162.83	186.50	170.75	171.33	187.58	171.67
99	134.17	163.17	186.75	171.08	171.75	187.83	172.08

Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	77.25	93.92	106.67	98.50	98.83	111.25	98.92
66	77.25	93.92	106.67	98.50	98.83	111.25	98.92
67	81.00	98.50	112.17	103.17	103.67	116.08	103.75
68	84.67	102.92	117.08	107.92	108.33	120.75	108.50
69	88.25	107.33	122.08	112.50	112.92	125.58	113.08
70	91.83	111.67	127.25	117.08	117.50	130.58	117.75
71	95.33	115.92	132.50	121.58	122.08	135.83	122.25
72	98.83	120.17	137.83	126.00	126.50	141.17	122.75
73	102.25	124.42	143.25	130.42	130.92	146.67	131.08
74	105.67	128.58	148.25	134.83	135.33	151.50	135.50
75	109.00	132.58	153.17	139.08	139.58	156.33	139.75
76	112.25	136.58	157.75	143.17	143.75	160.83	143.92
77	115.50	140.42	162.25	147.17	147.75	165.08	148.08
78	118.50	144.17	166.50	151.17	151.75	169.08	151.92
79	121.25	147.50	170.42	154.67	155.17	173.00	155.50
80	123.92	150.75	174.00	158.00	158.58	176.50	158.92
81	126.33	153.75	177.58	161.25	161.75	179.83	162.08
82	128.67	156.58	180.92	164.08	164.75	183.00	165.08
83	130.83	159.17	184.00	166.92	167.50	185.83	167.75
84	132.83	161.58	186.92	169.33	170.00	188.58	170.25
85	134.75	163.83	189.58	171.75	172.42	191.17	172.67
86	136.50	166.00	192.00	174.00	174.75	193.50	175.00
87	138.08	167.92	194.33	176.00	176.67	195.67	177.00
88	139.50	169.67	196.33	177.83	178.58	197.83	178.83
89	140.75	171.17	198.08	179.50	180.17	199.58	180.50
90	141.92	172.67	199.67	181.08	181.75	201.00	182.08
91	143.08	174.00	201.08	182.50	183.17	202.33	183.50
92	144.08	175.33	202.33	183.75	184.42	203.50	184.83
93	145.08	176.42	203.42	184.92	185.67	204.67	186.00
94	146.00	177.58	204.50	186.17	186.83	205.58	187.25
95	146.83	178.67	205.25	187.25	188.00	206.33	188.25
96	147.58	179.58	206.08	188.25	189.00	207.08	189.25
97	148.17	180.25	206.67	189.00	189.75	207.75	190.08
98	148.75	180.92	207.17	189.67	190.42	208.50	190.67
99	149.00	181.33	207.58	190.08	190.83	208.75	191.08

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

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**UTAH**  
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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	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	60.42	73.42	83.50	77.08	77.33	87.00	77.42	65	67.17	81.67	92.83	85.58	85.92	96.67	86.08
66	60.42	73.42	83.50	77.08	77.33	87.00	77.42	66	67.17	81.67	92.83	85.58	85.92	96.67	86.08
67	63.33	77.08	87.75	80.83	81.08	90.92	81.25	67	70.42	85.67	97.50	89.75	90.08	100.92	90.25
68	66.25	80.50	91.67	84.42	84.75	94.50	84.92	68	73.58	89.50	101.83	93.83	94.25	105.08	94.33
69	69.08	84.00	95.67	88.08	88.42	98.25	88.58	69	76.75	93.25	106.25	97.83	98.17	109.25	98.42
70	71.83	87.42	99.58	91.67	92.00	102.25	92.17	70	79.83	97.08	110.75	101.83	102.25	113.58	102.33
71	74.58	90.75	103.67	95.17	95.50	106.33	95.67	71	82.92	100.83	115.25	105.67	106.08	118.08	106.33
72	77.33	94.08	107.92	98.67	99.00	110.50	99.17	72	85.92	104.58	119.83	109.58	110.00	122.75	110.25
73	80.08	97.33	112.08	102.08	102.42	114.75	102.67	73	88.92	108.17	124.50	113.42	113.83	127.50	114.08
74	82.75	100.58	116.00	105.50	105.92	118.58	106.00	74	91.83	111.75	128.92	117.25	117.67	131.75	117.83
75	85.33	103.75	119.83	108.83	109.25	122.33	109.33	75	94.75	115.33	133.17	120.92	121.33	135.92	121.58
76	87.83	106.92	123.50	112.08	112.50	125.83	112.67	76	97.58	118.75	137.17	124.50	124.92	139.83	125.17
77	90.33	109.83	126.92	115.25	115.67	129.17	115.83	77	100.33	122.08	141.00	128.00	128.50	143.50	128.67
78	92.75	112.83	130.25	118.33	118.75	132.33	118.92	78	103.08	125.42	144.75	131.42	132.00	147.08	132.17
79	94.92	115.50	133.42	121.08	121.50	135.33	121.67	79	105.50	128.25	148.17	134.42	135.00	150.42	135.25
80	97.00	117.92	136.25	123.67	124.17	138.17	124.33	80	107.75	131.08	151.33	137.42	137.92	153.50	138.17
81	98.92	120.33	139.00	126.17	126.67	140.75	126.83	81	109.92	133.67	154.42	140.17	140.67	156.42	140.92
82	100.75	122.58	141.58	128.42	128.92	143.25	129.17	82	111.92	136.17	157.33	142.75	143.33	159.17	143.50
83	102.42	124.50	144.00	130.58	131.08	145.50	131.33	83	113.75	138.42	160.00	145.08	145.67	161.67	145.83
84	103.92	126.42	146.25	132.50	133.00	147.58	133.25	84	115.50	140.50	162.58	147.25	147.83	164.00	148.08
85	105.42	128.25	148.42	134.42	134.92	149.67	135.17	85	117.17	142.42	164.92	149.42	149.92	166.25	150.17
86	106.83	129.92	150.33	136.25	136.75	151.42	137.00	86	118.75	144.33	167.00	151.33	151.92	168.25	152.17
87	108.00	131.42	152.00	137.75	138.25	153.17	138.50	87	120.00	146.00	168.92	153.08	153.67	170.17	153.92
88	109.17	132.83	153.67	139.17	139.75	154.83	140.00	88	121.25	147.58	170.75	154.67	155.25	172.08	155.58
89	110.17	134.00	155.08	140.50	141.00	156.17	141.25	89	122.42	148.92	172.25	156.08	156.67	173.58	157.00
90	111.17	135.17	156.25	141.67	142.25	157.33	142.42	90	123.50	150.17	173.58	157.50	158.00	174.83	158.33
91	112.00	136.25	157.42	142.83	143.33	158.33	143.58	91	124.42	151.33	174.83	158.67	159.25	175.92	159.50
92	112.75	137.17	158.33	143.83	144.33	159.33	144.58	92	125.33	152.42	175.92	159.83	160.42	176.92	160.67
93	113.58	138.08	159.25	144.75	145.25	160.17	145.58	93	126.17	153.42	176.92	160.83	161.42	177.92	161.75
94	114.25	139.00	160.00	145.67	146.25	160.92	146.50	94	126.92	154.42	177.83	161.92	162.50	178.75	162.75
95	114.92	139.83	160.67	146.58	147.08	161.50	147.33	95	127.75	155.33	178.50	162.83	163.50	179.42	163.67
96	115.50	140.50	161.25	147.33	147.92	162.08	148.08	96	128.33	156.08	179.17	163.67	164.33	180.17	164.58
97	116.00	141.08	161.75	147.92	148.50	162.67	148.75	97	128.83	156.75	179.67	164.33	165.00	180.67	165.25
98	116.42	141.58	162.17	148.50	149.00	163.17	149.25	98	129.33	157.33	180.17	164.92	165.50	181.25	165.83
99	116.67	141.92	162.42	148.75	149.33	163.33	149.58	99	129.67	157.67	180.50	165.33	166.00	181.58	166.17

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**