

Effective November 1, 2008
LINCOLN HERITAGE LIFE INSURANCE COMPANY

ANNUAL PREMIUM RATES
FOR USE IN ARKANSAS

Ages 65-99	Plan A	Plan B	Plan C	Plan D	Plan F
Preferred Rates for Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, and all zip codes beginning with 722	1447	1571	1847	1621	1903
Standard Rates for Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, and all zip codes beginning with 722	1608	1745	2052	1802	2116
Preferred Rates for Zip Codes beginning with 720 and 721 not listed above	1249	1357	1595	1400	1644
Standard Rates for Zip Codes beginning with 720 and 721 not listed above	1389	1507	1772	1556	1828
Preferred Rates for all Zip Codes except 720-722	1118	1214	1427	1253	1471
Standard Rates for all Zip Codes except 720-722	1243	1348	1585	1392	1635

Effective November 1, 2008

LINCOLN HERITAGE LIFE INSURANCE COMPANY

**SEMI-ANNUAL PREMIUM RATES
FOR USE IN ARKANSAS**

Ages 65-99	Plan A	Plan B	Plan C	Plan D	Plan F
Preferred Rates for Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, and all zip codes beginning with 722	752.44	816.92	960.44	842.92	989.56
Standard Rates for Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, and all zip codes beginning with 722	836.16	907.40	1067.04	937.04	1100.32
Preferred Rates for Zip Codes beginning with 720 and 721 not listed above	649.48	705.64	829.40	728.00	854.88
Standard Rates for Zip Codes beginning with 720 and 721 not listed above	722.28	783.64	921.44	809.12	950.56
Preferred Rates for all Zip Codes except 720-722	581.36	631.28	742.04	651.56	764.92
Standard Rates for all Zip Codes except 720-722	646.36	700.96	824.20	723.84	850.20

Effective November 1, 2008
LINCOLN HERITAGE LIFE INSURANCE COMPANY

QUARTERLY PREMIUM RATES
FOR USE IN ARKANSAS

Ages 65-99	Plan A	Plan B	Plan C	Plan D	Plan F
Preferred Rates for Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, and all zip codes beginning with 722	376.22	408.46	480.22	421.46	494.78
Standard Rates for Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, and all zip codes beginning with 722	418.08	453.70	533.52	468.52	550.16
Preferred Rates for Zip Codes beginning with 720 and 721 not listed above	324.74	352.82	414.70	364.00	427.44
Standard Rates for Zip Codes beginning with 720 and 721 not listed above	361.14	391.82	460.72	404.56	475.28
Preferred Rates for all Zip Codes except 720-722	290.68	315.64	371.02	325.78	382.46
Standard Rates for all Zip Codes except 720-722	323.18	350.48	412.10	361.92	425.10

Effective November 1, 2008

LINCOLN HERITAGE LIFE INSURANCE COMPANY

**MONTHLY PREMIUM RATES
FOR USE IN ARKANSAS**

Ages 65-99	Plan A	Plan B	Plan C	Plan D	Plan F
Preferred Rates for Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, and all zip codes beginning with 722	120.54	130.86	153.86	135.03	158.52
Standard Rates for Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, and all zip codes beginning with 722	133.95	145.36	170.93	150.11	176.26
Preferred Rates for Zip Codes beginning with 720 and 721 not listed above	104.04	113.04	132.86	116.62	136.95
Standard Rates for Zip Codes beginning with 720 and 721 not listed above	115.70	125.53	147.61	129.61	152.27
Preferred Rates for all Zip Codes except 720-722	93.13	101.13	118.87	104.37	122.53
Standard Rates for all Zip Codes except 720-722	103.54	112.29	132.03	115.95	136.20