

Effective July 1, 2009

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN IOWA ZIP CODES
500-503, 508, 515, 516**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1102	1267	1432	1645	1716	1973	1480	1700	1769	2033
68	1148	1321	1495	1721	1787	2055	1548	1778	1843	2118
69	1196	1375	1562	1794	1857	2135	1613	1856	1914	2201
70	1241	1428	1623	1865	1925	2214	1679	1931	1985	2282
71	1285	1480	1685	1939	1994	2292	1745	2006	2056	2363
72	1329	1527	1745	2008	2059	2369	1808	2079	2123	2441
73	1369	1574	1803	2075	2123	2441	1869	2150	2191	2517
74	1408	1619	1860	2138	2184	2515	1928	2217	2254	2590
75	1443	1661	1913	2200	2246	2582	1985	2282	2315	2660
76	1478	1700	1964	2258	2301	2647	2039	2345	2372	2728
77	1508	1737	2011	2313	2354	2707	2089	2403	2427	2791
78	1538	1769	2055	2363	2403	2764	2138	2455	2477	2849
79	1562	1796	2095	2410	2450	2816	2180	2505	2524	2903
80	1585	1822	2129	2451	2489	2862	2219	2550	2565	2949
81	1601	1841	2162	2486	2525	2904	2253	2589	2602	2992
82	1618	1861	2192	2521	2561	2945	2286	2628	2638	3035
83	1636	1882	2224	2558	2597	2986	2318	2668	2674	3075
84	1653	1901	2253	2589	2631	3025	2350	2705	2707	3115
85	1672	1922	2282	2623	2663	3062	2381	2739	2743	3154
86	1688	1942	2309	2657	2694	3099	2412	2774	2774	3191
87	1706	1962	2337	2687	2724	3132	2441	2808	2806	3227
88	1724	1982	2363	2717	2754	3166	2469	2838	2834	3261
89	1742	2003	2388	2745	2783	3199	2496	2870	2862	3293
90	1760	2021	2412	2772	2808	3228	2520	2897	2892	3324
91	1776	2042	2434	2800	2832	3255	2543	2924	2916	3353
92	1794	2062	2454	2824	2855	3282	2565	2949	2940	3381
93	1810	2082	2477	2847	2876	3309	2587	2975	2960	3407
94	1828	2102	2497	2870	2896	3331	2606	2995	2982	3429
95	1844	2121	2514	2892	2915	3352	2623	3017	3002	3452
96	1862	2142	2530	2911	2934	3373	2640	3037	3021	3474
97	1879	2162	2550	2932	2951	3396	2659	3057	3042	3497
98	1896	2182	2567	2955	2970	3416	2677	3079	3059	3519
99	1914	2201	2587	2975	2989	3436	2696	3100	3080	3543

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 application fee.

Effective July 1, 2009

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL STANDARD PREMIUM RATES**

**FOR USE IN IOWA ZIP CODES
500-503, 508, 515, 516**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1222	1408	1590	1830	1907	2192	1643	1888	1966	2261
68	1277	1468	1661	1911	1985	2282	1719	1975	2047	2353
69	1329	1527	1734	1994	2062	2372	1793	2062	2127	2447
70	1380	1588	1803	2075	2140	2460	1865	2146	2205	2537
71	1428	1642	1872	2153	2215	2548	1939	2229	2283	2625
72	1476	1697	1940	2230	2287	2632	2010	2309	2361	2714
73	1523	1751	2005	2305	2362	2714	2076	2389	2434	2799
74	1565	1799	2066	2376	2430	2793	2143	2463	2503	2879
75	1605	1845	2127	2446	2496	2870	2206	2537	2571	2957
76	1642	1887	2182	2509	2558	2940	2265	2606	2636	3030
77	1676	1928	2233	2570	2615	3009	2321	2669	2697	3101
78	1707	1964	2282	2625	2670	3072	2372	2728	2751	3165
79	1737	1995	2328	2676	2722	3129	2419	2785	2805	3225
80	1760	2024	2367	2723	2768	3182	2463	2833	2850	3277
81	1778	2047	2402	2762	2807	3228	2502	2878	2893	3325
82	1798	2068	2435	2803	2847	3273	2540	2921	2932	3373
83	1818	2092	2471	2840	2885	3317	2577	2964	2971	3417
84	1838	2114	2502	2878	2921	3361	2612	3004	3010	3462
85	1857	2136	2535	2916	2959	3402	2647	3044	3046	3503
86	1877	2159	2566	2951	2993	3444	2681	3082	3082	3545
87	1895	2181	2597	2985	3028	3481	2713	3119	3117	3585
88	1916	2203	2624	3020	3059	3519	2744	3155	3150	3623
89	1933	2225	2652	3050	3091	3552	2771	3189	3182	3660
90	1955	2246	2678	3081	3119	3587	2800	3220	3212	3695
91	1973	2269	2705	3111	3146	3619	2827	3250	3240	3724
92	1993	2292	2728	3138	3171	3648	2850	3278	3267	3757
93	2012	2314	2750	3164	3195	3675	2874	3303	3292	3785
94	2031	2336	2771	3190	3218	3700	2895	3328	3315	3810
95	2049	2356	2792	3212	3238	3722	2916	3352	3335	3835
96	2068	2380	2812	3234	3259	3747	2934	3374	3358	3860
97	2089	2402	2833	3256	3279	3771	2955	3398	3379	3887
98	2107	2425	2855	3280	3299	3794	2975	3421	3401	3910
99	2128	2448	2874	3307	3320	3820	2994	3444	3424	3936

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 application fee

Effective July 1, 2009

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN IOWA ZIP CODES
504-506, 512, 513, 520, 523-525**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	857	986	1114	1280	1335	1534	1151	1322	1376	1581
68	893	1028	1163	1338	1390	1598	1204	1383	1434	1647
69	930	1070	1215	1395	1444	1660	1254	1443	1489	1712
70	965	1111	1262	1450	1497	1722	1306	1502	1544	1775
71	1000	1151	1310	1508	1551	1783	1357	1560	1599	1838
72	1034	1188	1357	1562	1602	1842	1406	1617	1651	1898
73	1065	1224	1402	1614	1651	1898	1454	1672	1704	1958
74	1095	1259	1447	1663	1699	1956	1499	1724	1753	2015
75	1122	1292	1488	1711	1747	2008	1544	1775	1800	2069
76	1149	1322	1527	1756	1790	2059	1586	1824	1845	2122
77	1173	1351	1564	1799	1831	2106	1625	1869	1888	2171
78	1196	1376	1598	1838	1869	2150	1663	1910	1926	2216
79	1215	1397	1630	1875	1905	2190	1695	1948	1963	2258
80	1233	1417	1656	1906	1936	2226	1726	1983	1995	2294
81	1245	1432	1681	1933	1964	2259	1752	2014	2024	2327
82	1259	1448	1705	1961	1992	2290	1778	2044	2052	2360
83	1273	1464	1730	1989	2020	2323	1803	2075	2080	2392
84	1286	1478	1752	2014	2046	2353	1828	2104	2106	2423
85	1301	1495	1775	2040	2071	2381	1852	2130	2134	2453
86	1313	1511	1796	2066	2095	2410	1876	2157	2157	2482
87	1327	1526	1818	2090	2119	2436	1898	2184	2183	2510
88	1341	1541	1838	2113	2142	2463	1920	2207	2204	2536
89	1355	1558	1857	2135	2164	2488	1941	2232	2226	2561
90	1369	1572	1876	2156	2184	2511	1960	2253	2249	2585
91	1381	1588	1893	2178	2203	2532	1978	2274	2268	2608
92	1395	1604	1909	2197	2220	2553	1995	2294	2287	2630
93	1408	1619	1926	2214	2237	2574	2012	2314	2302	2650
94	1422	1635	1942	2232	2253	2591	2027	2330	2319	2667
95	1434	1650	1955	2249	2267	2607	2040	2346	2335	2685
96	1448	1666	1968	2264	2282	2624	2053	2362	2350	2702
97	1462	1681	1983	2281	2295	2641	2068	2378	2366	2720
98	1475	1697	1996	2298	2310	2657	2082	2395	2379	2737
99	1489	1712	2012	2314	2325	2673	2097	2411	2395	2756

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 application fee

Effective July 1, 2009

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL STANDARD PREMIUM RATES**

**FOR USE IN IOWA ZIP CODES
504-506, 512, 513, 520, 523-525**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	951	1095	1237	1423	1483	1705	1278	1469	1529	1758
68	993	1142	1292	1486	1544	1775	1337	1536	1592	1830
69	1034	1188	1349	1551	1604	1845	1394	1604	1654	1903
70	1073	1235	1402	1614	1665	1913	1450	1669	1715	1973
71	1111	1277	1456	1674	1723	1982	1508	1734	1776	2042
72	1148	1320	1509	1735	1779	2047	1563	1796	1836	2111
73	1184	1362	1560	1793	1837	2111	1615	1858	1893	2177
74	1217	1399	1607	1848	1890	2172	1667	1916	1947	2239
75	1248	1435	1654	1903	1941	2232	1716	1973	2000	2300
76	1277	1468	1697	1952	1989	2287	1762	2027	2050	2357
77	1303	1499	1737	1999	2034	2340	1805	2076	2098	2412
78	1328	1527	1775	2042	2077	2389	1845	2122	2140	2462
79	1351	1552	1811	2081	2117	2434	1882	2166	2182	2508
80	1369	1574	1841	2118	2153	2475	1916	2204	2217	2549
81	1383	1592	1868	2148	2183	2511	1946	2239	2250	2586
82	1399	1609	1894	2180	2214	2546	1975	2272	2281	2624
83	1414	1627	1922	2209	2244	2580	2004	2305	2311	2658
84	1429	1644	1946	2239	2272	2614	2031	2337	2341	2693
85	1444	1661	1972	2268	2302	2646	2059	2367	2369	2724
86	1460	1679	1996	2295	2328	2679	2085	2397	2397	2757
87	1474	1696	2020	2322	2355	2708	2110	2426	2424	2788
88	1490	1714	2041	2349	2379	2737	2134	2454	2450	2818
89	1504	1730	2063	2372	2404	2763	2155	2480	2475	2847
90	1520	1747	2083	2396	2426	2790	2178	2505	2498	2874
91	1534	1765	2104	2420	2447	2815	2199	2528	2520	2897
92	1550	1783	2122	2441	2466	2837	2217	2549	2541	2922
93	1565	1800	2139	2461	2485	2858	2235	2569	2561	2944
94	1580	1817	2155	2481	2503	2878	2252	2589	2578	2963
95	1594	1833	2171	2498	2519	2895	2268	2607	2594	2983
96	1609	1851	2187	2515	2535	2914	2282	2624	2612	3002
97	1625	1868	2204	2533	2550	2933	2298	2643	2628	3023
98	1639	1886	2220	2551	2566	2951	2314	2661	2645	3041
99	1655	1904	2235	2572	2582	2971	2329	2679	2663	3061

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 application fee

Effective July 1, 2009

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL PREFERRED PREMIUM RATES**

FOR USE IN IOWA ZIP CODES

ALL EXCEPT 500-506, 508, 512, 513, 515, 516 520, 523-525

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	918	1056	1193	1371	1430	1644	1233	1417	1475	1694
68	957	1101	1246	1434	1489	1712	1290	1481	1536	1765
69	997	1146	1301	1495	1547	1779	1344	1547	1595	1835
70	1034	1190	1352	1554	1604	1845	1400	1610	1655	1902
71	1071	1233	1404	1616	1661	1910	1454	1672	1713	1970
72	1108	1273	1454	1673	1716	1974	1507	1733	1769	2034
73	1141	1312	1502	1729	1769	2034	1558	1792	1826	2098
74	1173	1349	1550	1782	1820	2096	1607	1847	1878	2159
75	1202	1384	1595	1833	1871	2152	1655	1902	1929	2217
76	1232	1417	1637	1882	1918	2206	1700	1954	1976	2273
77	1257	1448	1676	1928	1961	2256	1741	2003	2023	2326
78	1282	1474	1712	1970	2003	2303	1781	2046	2064	2375
79	1302	1497	1746	2009	2042	2347	1817	2087	2103	2419
80	1321	1518	1775	2042	2075	2385	1849	2125	2138	2458
81	1334	1534	1802	2072	2105	2420	1877	2158	2168	2493
82	1349	1551	1827	2101	2135	2454	1905	2190	2198	2529
83	1364	1568	1853	2132	2164	2489	1932	2223	2228	2563
84	1378	1584	1877	2158	2192	2521	1958	2254	2256	2596
85	1394	1602	1901	2186	2219	2552	1985	2282	2286	2628
86	1407	1619	1924	2214	2245	2582	2010	2312	2312	2660
87	1422	1635	1948	2239	2270	2610	2034	2340	2339	2689
88	1436	1652	1970	2264	2295	2639	2057	2365	2362	2717
89	1451	1669	1990	2288	2319	2666	2080	2392	2385	2744
90	1466	1685	2010	2310	2340	2690	2100	2414	2410	2770
91	1480	1702	2028	2333	2360	2713	2119	2437	2430	2795
92	1495	1718	2045	2354	2379	2735	2138	2458	2450	2818
93	1508	1735	2064	2372	2396	2758	2156	2480	2467	2840
94	1523	1751	2081	2392	2414	2776	2171	2496	2485	2858
95	1537	1768	2095	2410	2429	2793	2186	2514	2502	2876
96	1552	1785	2108	2426	2445	2811	2200	2531	2518	2895
97	1566	1802	2125	2444	2459	2830	2216	2548	2535	2914
98	1580	1818	2139	2462	2475	2846	2231	2566	2549	2933
99	1595	1835	2156	2480	2491	2864	2246	2583	2567	2953

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 application fee

Effective July 1, 2009

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL STANDARD PREMIUM RATES**

FOR USE IN IOWA ZIP CODES

ALL EXCEPT 500-506, 508, 512, 513, 515, 516 520, 523-525

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1019	1173	1325	1525	1589	1827	1369	1574	1638	1884
68	1064	1223	1385	1592	1655	1902	1433	1646	1706	1961
69	1108	1273	1445	1661	1718	1976	1494	1718	1772	2039
70	1150	1323	1502	1729	1784	2050	1554	1788	1838	2114
71	1190	1368	1560	1794	1846	2123	1616	1858	1903	2188
72	1230	1415	1617	1859	1906	2193	1675	1924	1967	2261
73	1269	1459	1671	1921	1968	2262	1730	1991	2028	2333
74	1304	1499	1721	1980	2025	2327	1786	2053	2086	2399
75	1337	1538	1772	2039	2080	2392	1838	2114	2143	2465
76	1368	1573	1818	2091	2132	2450	1888	2171	2197	2525
77	1397	1607	1861	2142	2180	2507	1934	2225	2248	2584
78	1423	1637	1902	2188	2225	2560	1977	2273	2293	2638
79	1448	1663	1940	2230	2268	2608	2016	2321	2338	2687
80	1466	1687	1973	2269	2306	2651	2053	2361	2375	2731
81	1481	1706	2002	2302	2339	2690	2085	2399	2411	2771
82	1499	1724	2030	2336	2372	2728	2117	2434	2444	2811
83	1515	1743	2060	2367	2404	2765	2147	2470	2476	2848
84	1532	1762	2085	2399	2435	2801	2177	2504	2508	2885
85	1547	1780	2113	2430	2466	2835	2206	2537	2538	2919
86	1564	1799	2138	2459	2495	2870	2234	2568	2568	2954
87	1580	1817	2164	2488	2523	2901	2261	2600	2597	2987
88	1597	1836	2186	2516	2549	2933	2287	2629	2625	3019
89	1611	1854	2210	2542	2576	2960	2309	2657	2651	3050
90	1629	1872	2231	2567	2600	2990	2333	2684	2677	3079
91	1644	1891	2255	2593	2621	3016	2356	2708	2700	3104
92	1661	1910	2273	2615	2642	3040	2375	2732	2723	3131
93	1676	1928	2292	2636	2663	3062	2395	2753	2744	3154
94	1693	1947	2309	2658	2681	3083	2413	2774	2762	3175
95	1708	1964	2327	2677	2699	3102	2430	2793	2780	3196
96	1724	1983	2343	2695	2716	3122	2445	2812	2798	3217
97	1741	2002	2361	2714	2732	3143	2462	2831	2816	3239
98	1756	2021	2379	2733	2750	3162	2480	2851	2834	3258
99	1773	2040	2395	2756	2767	3183	2495	2870	2853	3280

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 application fee