

Effective June 1, 2009

LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL PREFERRED PREMIUM RATES

FOR USE IN ILLINOIS ZIP CODES
600-609

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	3415	3927	4247	4883	5333	6133	4806	5529	5495	6321
65-67	1967	2262	2352	2702	3062	3523	2640	3033	3158	3629
68	2051	2359	2455	2823	3186	3665	2760	3174	3288	3778
69	2136	2452	2560	2945	3313	3809	2879	3311	3415	3926
70	2215	2547	2664	3065	3435	3949	2997	3448	3544	4074
71	2296	2639	2766	3183	3557	4092	3112	3579	3666	4216
72	2371	2725	2865	3294	3677	4228	3225	3710	3791	4359
73	2443	2809	2960	3405	3791	4359	3335	3835	3908	4493
74	2513	2891	3051	3507	3899	4487	3442	3956	4019	4624
75	2577	2963	3141	3610	4007	4607	3544	4074	4131	4748
76	2634	3033	3224	3706	4104	4723	3638	4184	4233	4867
77	2694	3099	3300	3795	4201	4828	3728	4287	4331	4977
78	2742	3156	3373	3880	4287	4931	3812	4382	4421	5084
79	2786	3203	3436	3956	4370	5026	3886	4473	4502	5179
80	2826	3249	3495	4020	4441	5107	3960	4550	4577	5262
81	2856	3284	3549	4080	4508	5182	4019	4622	4644	5340
82	2889	3318	3599	4139	4572	5256	4079	4690	4708	5415
83	2919	3356	3652	4196	4632	5330	4137	4760	4771	5487
84	2952	3392	3697	4250	4692	5396	4194	4823	4833	5558
85	2982	3430	3746	4305	4753	5464	4250	4889	4894	5627
86	3011	3465	3791	4361	4805	5528	4303	4951	4951	5694
87	3044	3500	3835	4412	4862	5590	4359	5010	5005	5757
88	3076	3534	3880	4458	4913	5649	4404	5065	5061	5818
89	3107	3572	3917	4504	4963	5705	4452	5122	5107	5876
90	3136	3609	3958	4552	5010	5758	4496	5170	5158	5932
91	3169	3643	3995	4596	5051	5809	4537	5219	5199	5983
92	3202	3680	4030	4635	5094	5858	4577	5262	5245	6032
93	3230	3715	4066	4673	5131	5903	4616	5308	5283	6077
94	3261	3749	4097	4712	5168	5943	4649	5346	5322	6120
95	3290	3789	4126	4744	5198	5980	4680	5385	5356	6160
96	3323	3823	4154	4778	5236	6019	4712	5416	5391	6200
97	3352	3858	4186	4812	5266	6057	4742	5455	5426	6240
98	3384	3893	4214	4849	5300	6094	4777	5494	5460	6277
99	3415	3927	4247	4883	5333	6133	4806	5529	5495	6321

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 June 1, 2009

LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL STANDARD PREMIUM RATES

FOR USE IN ILLINOIS ZIP CODES
600-609

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	3795	4366	4718	5427	5923	6816	5342	6144	6109	7022
65-67	2183	2513	2611	3003	3402	3911	2934	3373	3506	4034
68	2280	2622	2728	3139	3544	4074	3067	3526	3652	4199
69	2370	2725	2845	3272	3680	4233	3199	3680	3794	4364
70	2461	2832	2962	3405	3817	4389	3330	3830	3933	4526
71	2548	2931	3071	3534	3950	4547	3460	3978	4075	4684
72	2632	3028	3184	3661	4081	4695	3585	4121	4211	4843
73	2717	3123	3291	3784	4212	4844	3705	4262	4342	4993
74	2791	3209	3391	3899	4337	4983	3824	4399	4467	5137
75	2862	3294	3489	4013	4452	5122	3938	4526	4588	5277
76	2931	3370	3582	4117	4560	5245	4040	4649	4703	5409
77	2991	3442	3667	4219	4668	5369	4142	4763	4815	5530
78	3048	3505	3747	4309	4764	5482	4234	4869	4912	5648
79	3099	3562	3820	4394	4855	5584	4320	4969	5004	5752
80	3140	3613	3886	4469	4936	5676	4399	5056	5085	5848
81	3174	3652	3943	4535	5008	5758	4464	5136	5159	5933
82	3207	3689	4000	4599	5080	5838	4532	5215	5232	6019
83	3243	3732	4055	4664	5147	5920	4598	5288	5301	6097
84	3278	3772	4108	4725	5216	5996	4662	5362	5370	6177
85	3313	3811	4160	4783	5279	6071	4723	5432	5436	6251
86	3350	3852	4212	4844	5341	6144	4782	5500	5500	6326
87	3380	3888	4262	4902	5402	6211	4839	5567	5562	6396
88	3418	3928	4308	4955	5460	6277	4895	5630	5620	6464
89	3449	3968	4354	5007	5516	6339	4948	5687	5676	6531
90	3488	4008	4397	5058	5567	6401	4997	5746	5729	6593
91	3523	4051	4439	5105	5614	6456	5044	5798	5781	6646
92	3556	4092	4476	5151	5660	6509	5085	5849	5829	6703
93	3589	4128	4516	5192	5701	6556	5128	5895	5872	6754
94	3623	4167	4552	5236	5741	6604	5165	5939	5912	6799
95	3658	4206	4582	5272	5779	6644	5199	5980	5950	6844
96	3689	4247	4616	5311	5814	6686	5236	6020	5990	6887
97	3728	4285	4650	5348	5852	6727	5271	6060	6026	6932
98	3761	4325	4684	5386	5888	6770	5308	6103	6066	6976
99	3795	4366	4718	5427	5923	6816	5342	6144	6109	7022

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0.2600

Monthly
0.0833

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Effective June 1, 2009

LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL PREFERRED PREMIUM RATES

FOR USE IN ILLINOIS ZIP CODES
620, 622, 625-627

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	2876	3307	3576	4113	4491	5165	4047	4656	4627	5323
65-67	1655	1905	1979	2274	2578	2966	2223	2554	2659	3056
68	1728	1986	2067	2378	2683	3086	2324	2673	2769	3182
69	1798	2065	2156	2480	2790	3207	2424	2788	2876	3306
70	1863	2146	2243	2581	2893	3326	2524	2903	2984	3430
71	1933	2223	2330	2680	2995	3446	2621	3014	3087	3550
72	1996	2294	2411	2774	3096	3560	2716	3124	3192	3670
73	2055	2366	2494	2867	3192	3670	2808	3230	3291	3783
74	2116	2434	2570	2954	3283	3778	2898	3331	3385	3894
75	2170	2496	2644	3040	3374	3879	2984	3430	3478	3998
76	2218	2554	2715	3121	3456	3978	3063	3523	3565	4098
77	2269	2610	2779	3196	3538	4066	3139	3610	3647	4191
78	2309	2658	2840	3266	3610	4153	3210	3690	3723	4282
79	2346	2698	2894	3331	3680	4232	3273	3766	3791	4362
80	2379	2737	2943	3386	3740	4301	3334	3831	3854	4431
81	2405	2766	2987	3436	3796	4364	3384	3892	3910	4497
82	2434	2794	3030	3484	3850	4426	3435	3950	3965	4560
83	2458	2826	3074	3533	3901	4488	3484	4008	4018	4621
84	2486	2856	3114	3580	3951	4544	3532	4062	4070	4681
85	2510	2888	3154	3626	4002	4602	3579	4117	4122	4738
86	2538	2918	3193	3672	4046	4655	3623	4170	4170	4795
87	2564	2948	3230	3715	4094	4707	3670	4219	4214	4848
88	2590	2977	3266	3754	4138	4757	3709	4266	4262	4899
89	2617	3008	3299	3793	4179	4804	3749	4314	4301	4948
90	2643	3038	3333	3834	4219	4849	3786	4354	4343	4995
91	2669	3068	3364	3870	4254	4892	3821	4395	4378	5038
92	2696	3099	3394	3903	4290	4933	3854	4431	4417	5079
93	2718	3129	3424	3936	4321	4971	3887	4470	4449	5118
94	2746	3158	3450	3968	4352	5005	3915	4502	4482	5154
95	2773	3190	3474	3995	4378	5036	3941	4534	4510	5187
96	2798	3219	3498	4024	4410	5069	3968	4561	4540	5221
97	2822	3248	3525	4053	4434	5101	3994	4594	4570	5254
98	2850	3278	3548	4083	4463	5132	4022	4626	4598	5286
99	2876	3307	3576	4113	4491	5165	4047	4656	4627	5323

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LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL STANDARD PREMIUM RATES

FOR USE IN ILLINOIS ZIP CODES
620, 622, 625-627

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	3196	3677	3973	4570	4988	5740	4498	5174	5145	5914
65-67	1838	2116	2198	2529	2865	3294	2470	2840	2952	3397
68	1920	2208	2298	2643	2984	3430	2582	2970	3075	3536
69	1996	2294	2396	2755	3099	3565	2694	3099	3195	3675
70	2073	2385	2494	2867	3214	3696	2804	3226	3312	3811
71	2146	2468	2586	2976	3326	3829	2914	3350	3431	3945
72	2217	2550	2682	3083	3437	3954	3019	3470	3546	4078
73	2288	2630	2771	3186	3547	4079	3120	3589	3656	4205
74	2350	2702	2855	3283	3652	4196	3220	3704	3762	4326
75	2410	2774	2938	3379	3749	4314	3316	3811	3863	4444
76	2468	2838	3016	3467	3840	4417	3402	3915	3961	4555
77	2518	2898	3088	3553	3931	4522	3488	4011	4054	4657
78	2566	2951	3155	3629	4012	4617	3566	4100	4136	4756
79	2610	2999	3217	3700	4089	4702	3638	4185	4214	4844
80	2644	3042	3273	3763	4157	4780	3704	4258	4282	4925
81	2673	3075	3320	3819	4218	4849	3759	4325	4344	4996
82	2701	3106	3368	3873	4278	4916	3817	4391	4406	5069
83	2731	3142	3414	3927	4334	4986	3872	4453	4464	5134
84	2761	3176	3459	3979	4392	5050	3926	4515	4522	5202
85	2790	3210	3503	4028	4446	5113	3978	4574	4578	5264
86	2821	3244	3547	4079	4498	5174	4027	4631	4631	5327
87	2846	3274	3589	4128	4549	5230	4075	4688	4684	5386
88	2878	3308	3628	4173	4598	5286	4122	4741	4733	5443
89	2905	3342	3666	4216	4645	5338	4166	4789	4780	5500
90	2938	3375	3702	4259	4688	5390	4208	4838	4825	5552
91	2966	3411	3738	4299	4727	5437	4247	4882	4868	5597
92	2994	3446	3770	4338	4766	5482	4282	4926	4909	5645
93	3022	3476	3803	4372	4801	5521	4318	4964	4945	5687
94	3051	3509	3834	4410	4834	5562	4350	5002	4978	5726
95	3080	3542	3858	4439	4866	5595	4378	5036	5010	5763
96	3106	3576	3887	4472	4896	5630	4410	5070	5044	5799
97	3139	3609	3916	4503	4928	5665	4438	5103	5074	5838
98	3167	3642	3945	4535	4958	5701	4470	5139	5108	5874
99	3196	3677	3973	4570	4988	5740	4498	5174	5145	5914

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FOR USE IN ILLINOIS ZIP CODES
ALL EXCEPT 600-609, 620, 622, 625-627

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	2696	3101	3353	3856	4211	4842	3794	4365	4338	4991
65-67	1553	1786	1856	2132	2417	2781	2084	2395	2493	2865
68	1619	1862	1938	2229	2516	2894	2179	2506	2596	2983
69	1686	1936	2021	2325	2615	3007	2273	2614	2696	3100
70	1749	2011	2103	2420	2712	3118	2366	2722	2798	3216
71	1813	2084	2184	2513	2808	3230	2457	2825	2894	3329
72	1872	2151	2261	2601	2903	3338	2546	2929	2993	3441
73	1929	2218	2339	2688	2993	3441	2633	3028	3086	3547
74	1984	2282	2409	2769	3078	3542	2717	3123	3173	3650
75	2035	2339	2479	2850	3164	3637	2798	3216	3261	3749
76	2080	2395	2546	2926	3240	3729	2872	3303	3342	3842
77	2127	2447	2606	2996	3317	3812	2943	3385	3419	3929
78	2165	2492	2663	3062	3385	3893	3010	3460	3491	4014
79	2200	2529	2714	3123	3450	3968	3068	3531	3554	4089
80	2231	2565	2759	3174	3506	4032	3126	3592	3614	4154
81	2255	2593	2801	3221	3559	4091	3173	3649	3666	4216
82	2281	2620	2841	3266	3610	4150	3221	3703	3717	4275
83	2305	2650	2882	3312	3657	4208	3266	3758	3767	4332
84	2330	2678	2919	3356	3704	4260	3311	3808	3815	4388
85	2354	2708	2957	3399	3752	4314	3356	3860	3864	4442
86	2377	2735	2993	3443	3794	4364	3397	3909	3909	4496
87	2403	2763	3029	3483	3839	4413	3441	3956	3951	4545
88	2429	2790	3062	3520	3879	4460	3477	3999	3995	4593
89	2453	2820	3093	3556	3918	4504	3515	4044	4032	4639
90	2476	2849	3125	3595	3956	4546	3550	4082	4072	4683
91	2502	2876	3154	3629	3988	4586	3582	4121	4105	4724
92	2528	2906	3182	3659	4022	4625	3614	4154	4141	4762
93	2550	2933	3210	3690	4051	4661	3644	4190	4171	4798
94	2575	2960	3235	3720	4080	4692	3671	4220	4202	4832
95	2597	2991	3257	3746	4104	4721	3695	4251	4229	4863
96	2624	3018	3280	3773	4134	4752	3720	4276	4256	4895
97	2646	3046	3305	3800	4157	4782	3744	4307	4284	4926
98	2672	3074	3326	3828	4184	4811	3771	4337	4310	4955
99	2696	3101	3353	3856	4211	4842	3794	4365	4338	4991

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0.0833

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LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL STANDARD PREMIUM RATES

FOR USE IN ILLINOIS ZIP CODES
ALL EXCEPT 600-609, 620, 622, 625-627

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	2996	3447	3725	4285	4676	5381	4217	4850	4823	5544
65-67	1724	1984	2061	2371	2686	3088	2316	2663	2768	3185
68	1800	2070	2154	2478	2798	3216	2421	2784	2883	3315
69	1871	2151	2246	2583	2906	3342	2525	2906	2996	3446
70	1943	2236	2339	2688	3014	3465	2629	3024	3105	3573
71	2012	2314	2425	2790	3119	3590	2732	3140	3217	3698
72	2078	2390	2514	2891	3222	3707	2831	3254	3325	3824
73	2145	2465	2598	2987	3326	3824	2925	3365	3428	3942
74	2204	2534	2677	3078	3424	3934	3019	3473	3527	4055
75	2260	2600	2755	3168	3515	4044	3109	3573	3622	4166
76	2314	2660	2828	3251	3600	4141	3190	3671	3713	4271
77	2361	2717	2895	3331	3686	4239	3270	3761	3801	4366
78	2406	2767	2958	3402	3761	4328	3343	3844	3878	4459
79	2447	2812	3016	3469	3833	4409	3410	3923	3950	4541
80	2479	2852	3068	3528	3897	4481	3473	3992	4015	4617
81	2506	2883	3113	3581	3954	4546	3524	4055	4073	4684
82	2532	2912	3158	3631	4010	4609	3578	4117	4130	4752
83	2561	2946	3201	3682	4064	4674	3630	4175	4185	4814
84	2588	2978	3243	3731	4118	4734	3680	4233	4240	4877
85	2615	3009	3284	3776	4168	4793	3729	4289	4292	4935
86	2645	3041	3326	3824	4217	4850	3776	4342	4342	4994
87	2669	3070	3365	3870	4265	4904	3821	4395	4391	5050
88	2699	3101	3401	3912	4310	4955	3865	4445	4437	5103
89	2723	3133	3437	3953	4355	5005	3906	4490	4481	5156
90	2754	3164	3471	3993	4395	5054	3945	4536	4523	5205
91	2781	3198	3505	4031	4432	5097	3982	4577	4564	5247
92	2807	3230	3534	4067	4469	5139	4015	4618	4602	5292
93	2834	3259	3566	4099	4501	5176	4049	4654	4636	5332
94	2861	3290	3594	4134	4532	5214	4078	4689	4667	5368
95	2888	3320	3617	4162	4562	5246	4105	4721	4697	5403
96	2912	3353	3644	4193	4590	5279	4134	4753	4729	5437
97	2943	3383	3671	4222	4620	5311	4161	4784	4757	5473
98	2969	3415	3698	4252	4649	5345	4190	4818	4789	5507
99	2996	3447	3725	4285	4676	5381	4217	4850	4823	5544

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