

Effective August 1, 2009

LINCOLN HERITAGE LIFE INSURANCE COMPANY  
ANNUAL PREFERRED PREMIUM RATES

FOR USE IN ALL MARYLAND ZIPS

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	1127	1296	N/A	N/A	2190	2518	N/A	N/A	N/A	N/A
65-67	906	1042	1179	1353	1412	1623	1217	1398	1455	1673
68	944	1088	1230	1415	1470	1690	1272	1462	1515	1742
69	984	1130	1283	1474	1527	1756	1326	1525	1575	1809
70	1020	1174	1335	1535	1583	1821	1381	1589	1632	1877
71	1058	1217	1385	1594	1640	1886	1434	1650	1691	1943
72	1093	1256	1434	1651	1695	1947	1487	1710	1747	2008
73	1126	1294	1484	1706	1747	2008	1537	1767	1802	2070
74	1158	1332	1530	1759	1797	2068	1586	1823	1853	2131
75	1187	1366	1574	1808	1848	2124	1632	1877	1903	2188
76	1215	1398	1614	1856	1893	2177	1676	1928	1950	2243
77	1241	1428	1654	1902	1936	2225	1717	1976	1996	2294
78	1265	1454	1690	1943	1976	2274	1757	2019	2037	2344
79	1285	1477	1723	1981	2015	2315	1791	2061	2075	2387
80	1303	1498	1751	2016	2048	2354	1824	2097	2109	2426
81	1317	1514	1778	2045	2077	2388	1853	2130	2140	2460
82	1331	1531	1803	2072	2107	2422	1879	2160	2170	2495
83	1346	1547	1829	2102	2134	2456	1908	2193	2200	2528
84	1359	1564	1853	2130	2162	2488	1932	2223	2227	2562
85	1374	1580	1875	2157	2190	2518	1959	2253	2255	2594
86	1388	1596	1900	2185	2215	2548	1983	2281	2281	2625
87	1402	1613	1921	2211	2240	2577	2008	2309	2308	2654
88	1417	1629	1943	2234	2264	2603	2030	2334	2331	2681
89	1432	1646	1963	2258	2289	2630	2051	2360	2354	2708
90	1446	1662	1983	2280	2309	2654	2072	2384	2377	2734
91	1460	1680	2001	2303	2329	2678	2092	2405	2398	2758
92	1474	1696	2019	2322	2348	2700	2109	2426	2418	2780
93	1488	1713	2037	2340	2366	2721	2127	2446	2435	2802
94	1503	1728	2052	2360	2382	2739	2142	2462	2452	2821
95	1517	1745	2067	2377	2397	2756	2157	2480	2470	2839
96	1532	1762	2081	2395	2413	2774	2171	2496	2485	2857
97	1545	1778	2097	2412	2427	2792	2186	2513	2502	2875
98	1560	1795	2112	2430	2442	2809	2202	2531	2516	2893
99	1575	1810	2127	2446	2458	2826	2216	2549	2532	2914

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 August 1, 2009

LINCOLN HERITAGE LIFE INSURANCE COMPANY  
ANNUAL STANDARD PREMIUM RATES

FOR USE IN ALL MARYLAND ZIPS

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	1251	1440	N/A	N/A	2434	2798	N/A	N/A	N/A	N/A
65-67	1005	1158	1308	1504	1568	1803	1352	1553	1615	1858
68	1050	1206	1366	1571	1632	1877	1413	1625	1683	1935
69	1093	1256	1426	1640	1696	1950	1474	1696	1748	2011
70	1135	1305	1484	1706	1760	2022	1535	1765	1813	2086
71	1174	1350	1539	1769	1821	2095	1594	1834	1878	2159
72	1214	1396	1595	1835	1882	2163	1653	1900	1941	2232
73	1251	1439	1649	1895	1942	2232	1708	1964	2001	2302
74	1287	1479	1698	1955	1997	2297	1763	2026	2060	2368
75	1320	1518	1748	2011	2051	2360	1813	2086	2114	2432
76	1350	1553	1795	2063	2102	2418	1862	2142	2168	2492
77	1379	1586	1837	2113	2152	2474	1909	2196	2218	2549
78	1403	1614	1877	2159	2196	2526	1950	2244	2263	2602
79	1428	1641	1914	2201	2238	2574	1990	2290	2307	2652
80	1447	1665	1946	2239	2276	2616	2026	2330	2344	2695
81	1462	1683	1976	2271	2308	2654	2057	2367	2379	2734
82	1478	1701	2003	2304	2340	2691	2088	2402	2412	2774
83	1495	1719	2032	2336	2372	2728	2120	2437	2443	2810
84	1511	1737	2057	2367	2403	2763	2147	2471	2475	2846
85	1527	1756	2084	2398	2434	2798	2177	2504	2506	2881
86	1543	1776	2110	2427	2461	2831	2204	2534	2534	2915
87	1559	1794	2134	2456	2490	2862	2232	2565	2564	2948
88	1575	1812	2158	2483	2516	2893	2257	2595	2590	2979
89	1590	1830	2181	2508	2542	2921	2279	2622	2616	3010
90	1608	1849	2203	2533	2565	2950	2303	2647	2640	3038
91	1623	1867	2224	2558	2586	2975	2325	2672	2665	3063
92	1639	1886	2243	2581	2609	3000	2344	2696	2687	3089
93	1655	1903	2262	2601	2629	3022	2364	2718	2707	3112
94	1670	1921	2279	2622	2647	3043	2381	2737	2725	3133
95	1685	1939	2296	2640	2663	3062	2398	2756	2743	3155
96	1701	1958	2312	2660	2679	3081	2413	2775	2761	3175
97	1717	1976	2329	2679	2698	3102	2430	2794	2778	3195
98	1733	1994	2348	2698	2714	3120	2446	2812	2796	3216
99	1749	2012	2364	2719	2731	3142	2462	2831	2815	3236

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