

Effective July 1, 2009

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

**FOR USE IN SOUTH DAKOTA
ALL OF STATE**

| ATTAINED AGE | PLAN A | | PLAN B | | PLAN C | | PLAN D | | PLAN F | |
|-----------------|--------|------|--------|------|--------|------|--------|------|--------|------|
| | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male |
| 0-64 | 985 | 1133 | 1305 | 1499 | 1532 | 1761 | 1355 | 1556 | 1579 | 1814 |
| 65-67 | 752 | 865 | 977 | 1121 | 1171 | 1346 | 1009 | 1161 | 1207 | 1387 |
| 68 | 783 | 902 | 1019 | 1173 | 1219 | 1401 | 1055 | 1212 | 1256 | 1443 |
| 69 | 816 | 937 | 1065 | 1222 | 1266 | 1457 | 1100 | 1265 | 1306 | 1501 |
| 70 | 846 | 974 | 1107 | 1273 | 1313 | 1509 | 1146 | 1316 | 1355 | 1556 |
| 71 | 876 | 1009 | 1149 | 1322 | 1359 | 1563 | 1190 | 1368 | 1401 | 1611 |
| 72 | 907 | 1042 | 1190 | 1369 | 1405 | 1616 | 1233 | 1417 | 1449 | 1665 |
| 73 | 934 | 1074 | 1230 | 1415 | 1449 | 1665 | 1275 | 1466 | 1494 | 1718 |
| 74 | 960 | 1105 | 1268 | 1458 | 1490 | 1715 | 1315 | 1512 | 1537 | 1766 |
| 75 | 985 | 1133 | 1305 | 1499 | 1532 | 1761 | 1355 | 1556 | 1579 | 1814 |
| 76 | 1007 | 1161 | 1340 | 1540 | 1569 | 1805 | 1390 | 1599 | 1617 | 1859 |
| 77 | 1028 | 1184 | 1371 | 1578 | 1605 | 1846 | 1424 | 1638 | 1656 | 1902 |
| 78 | 1049 | 1206 | 1401 | 1611 | 1638 | 1885 | 1457 | 1675 | 1689 | 1943 |
| 79 | 1065 | 1226 | 1429 | 1644 | 1671 | 1921 | 1486 | 1709 | 1721 | 1979 |
| 80 | 1079 | 1241 | 1452 | 1672 | 1698 | 1952 | 1513 | 1738 | 1749 | 2012 |
| 81 | 1092 | 1256 | 1475 | 1695 | 1722 | 1981 | 1536 | 1765 | 1775 | 2041 |
| 82 | 1103 | 1269 | 1495 | 1719 | 1747 | 2008 | 1559 | 1793 | 1799 | 2069 |
| 83 | 1117 | 1283 | 1517 | 1744 | 1771 | 2036 | 1581 | 1819 | 1824 | 2097 |
| 84 | 1128 | 1296 | 1536 | 1765 | 1794 | 2062 | 1602 | 1845 | 1847 | 2125 |
| 85 | 1140 | 1311 | 1556 | 1789 | 1817 | 2087 | 1625 | 1868 | 1870 | 2152 |
| 86 | 1152 | 1324 | 1574 | 1812 | 1838 | 2113 | 1644 | 1891 | 1891 | 2176 |
| 87 | 1163 | 1338 | 1593 | 1832 | 1858 | 2136 | 1665 | 1915 | 1913 | 2199 |
| 88 | 1176 | 1351 | 1611 | 1854 | 1877 | 2160 | 1684 | 1936 | 1933 | 2224 |
| 89 | 1188 | 1365 | 1628 | 1873 | 1897 | 2181 | 1702 | 1957 | 1952 | 2246 |
| 90 | 1199 | 1379 | 1644 | 1891 | 1915 | 2202 | 1719 | 1976 | 1972 | 2267 |
| 91 | 1211 | 1392 | 1660 | 1910 | 1931 | 2220 | 1735 | 1994 | 1987 | 2286 |
| 92 | 1222 | 1406 | 1674 | 1926 | 1947 | 2239 | 1749 | 2012 | 2006 | 2305 |
| 93 | 1235 | 1420 | 1689 | 1941 | 1961 | 2256 | 1764 | 2029 | 2020 | 2323 |
| 94 | 1247 | 1433 | 1702 | 1957 | 1975 | 2272 | 1777 | 2042 | 2034 | 2339 |
| 95 | 1257 | 1448 | 1714 | 1972 | 1987 | 2286 | 1789 | 2057 | 2048 | 2355 |
| 96 | 1270 | 1460 | 1726 | 1985 | 2001 | 2300 | 1800 | 2070 | 2060 | 2369 |
| 97 | 1281 | 1475 | 1738 | 1999 | 2012 | 2316 | 1812 | 2085 | 2074 | 2384 |
| 98 | 1294 | 1488 | 1750 | 2015 | 2025 | 2329 | 1826 | 2099 | 2087 | 2400 |
| 99 | 1306 | 1502 | 1764 | 2029 | 2038 | 2343 | 1838 | 2113 | 2100 | 2416 |

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 SOUTH DAKOTA
ALL OF STATE**

| ATTAINED AGE | PLAN A | | PLAN B | | PLAN C | | PLAN D | | PLAN F | |
|-----------------|--------|------|--------|------|--------|------|--------|------|--------|------|
| | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male |
| 0-64 | 1094 | 1258 | 1450 | 1667 | 1702 | 1957 | 1504 | 1730 | 1754 | 2017 |
| 65-67 | 833 | 960 | 1084 | 1247 | 1300 | 1495 | 1120 | 1288 | 1341 | 1541 |
| 68 | 871 | 1000 | 1134 | 1304 | 1355 | 1556 | 1172 | 1348 | 1396 | 1604 |
| 69 | 907 | 1042 | 1183 | 1359 | 1406 | 1617 | 1222 | 1406 | 1450 | 1669 |
| 70 | 941 | 1083 | 1230 | 1415 | 1459 | 1678 | 1273 | 1464 | 1504 | 1730 |
| 71 | 974 | 1119 | 1277 | 1468 | 1510 | 1737 | 1322 | 1520 | 1557 | 1790 |
| 72 | 1007 | 1158 | 1322 | 1521 | 1560 | 1795 | 1371 | 1574 | 1609 | 1850 |
| 73 | 1037 | 1194 | 1367 | 1571 | 1610 | 1851 | 1416 | 1629 | 1660 | 1909 |
| 74 | 1067 | 1227 | 1408 | 1620 | 1656 | 1905 | 1462 | 1680 | 1707 | 1962 |
| 75 | 1094 | 1258 | 1450 | 1667 | 1702 | 1957 | 1504 | 1730 | 1754 | 2017 |
| 76 | 1119 | 1287 | 1488 | 1711 | 1744 | 2006 | 1544 | 1777 | 1797 | 2067 |
| 77 | 1144 | 1315 | 1523 | 1753 | 1784 | 2052 | 1583 | 1821 | 1839 | 2114 |
| 78 | 1164 | 1340 | 1556 | 1790 | 1821 | 2095 | 1618 | 1860 | 1876 | 2159 |
| 79 | 1184 | 1362 | 1587 | 1824 | 1856 | 2134 | 1651 | 1898 | 1912 | 2199 |
| 80 | 1201 | 1380 | 1614 | 1857 | 1887 | 2170 | 1680 | 1933 | 1944 | 2235 |
| 81 | 1212 | 1396 | 1638 | 1884 | 1915 | 2202 | 1707 | 1962 | 1972 | 2267 |
| 82 | 1226 | 1411 | 1661 | 1911 | 1941 | 2232 | 1732 | 1992 | 1999 | 2300 |
| 83 | 1240 | 1426 | 1685 | 1938 | 1967 | 2262 | 1757 | 2021 | 2026 | 2330 |
| 84 | 1254 | 1441 | 1707 | 1962 | 1994 | 2291 | 1781 | 2049 | 2052 | 2362 |
| 85 | 1266 | 1457 | 1729 | 1987 | 2017 | 2321 | 1805 | 2076 | 2078 | 2388 |
| 86 | 1280 | 1472 | 1750 | 2012 | 2041 | 2349 | 1828 | 2101 | 2101 | 2418 |
| 87 | 1292 | 1487 | 1771 | 2036 | 2065 | 2374 | 1850 | 2127 | 2126 | 2444 |
| 88 | 1306 | 1502 | 1790 | 2059 | 2087 | 2400 | 1872 | 2152 | 2148 | 2470 |
| 89 | 1320 | 1517 | 1809 | 2080 | 2108 | 2423 | 1891 | 2174 | 2170 | 2496 |
| 90 | 1333 | 1532 | 1826 | 2101 | 2127 | 2447 | 1910 | 2197 | 2190 | 2519 |
| 91 | 1346 | 1548 | 1845 | 2121 | 2146 | 2468 | 1927 | 2216 | 2210 | 2540 |
| 92 | 1359 | 1563 | 1859 | 2140 | 2163 | 2487 | 1944 | 2236 | 2227 | 2561 |
| 93 | 1371 | 1578 | 1875 | 2157 | 2180 | 2506 | 1960 | 2253 | 2246 | 2580 |
| 94 | 1385 | 1593 | 1891 | 2175 | 2195 | 2524 | 1975 | 2270 | 2261 | 2598 |
| 95 | 1398 | 1608 | 1904 | 2190 | 2209 | 2540 | 1987 | 2286 | 2274 | 2616 |
| 96 | 1411 | 1624 | 1918 | 2206 | 2221 | 2554 | 2001 | 2300 | 2290 | 2633 |
| 97 | 1424 | 1638 | 1932 | 2221 | 2237 | 2571 | 2015 | 2317 | 2304 | 2650 |
| 98 | 1438 | 1653 | 1947 | 2237 | 2249 | 2587 | 2029 | 2332 | 2319 | 2667 |
| 99 | 1450 | 1669 | 1960 | 2255 | 2264 | 2605 | 2042 | 2349 | 2335 | 2684 |

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