

Effective March 1, 2009

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

**FOR USE IN VIRGINIA ZIP CODES
220-225, 230-237**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1130	1300	1469	1687	1760	2024	1517	1744	1814	2085
68	1178	1355	1534	1765	1832	2107	1587	1823	1889	2172
69	1227	1409	1600	1840	1904	2189	1654	1903	1964	2257
70	1273	1464	1664	1913	1975	2270	1723	1981	2036	2340
71	1319	1517	1728	1988	2045	2351	1789	2057	2108	2424
72	1363	1566	1789	2058	2112	2429	1854	2132	2178	2504
73	1404	1615	1850	2128	2178	2504	1917	2204	2246	2582
74	1444	1661	1907	2192	2241	2579	1977	2273	2311	2657
75	1481	1703	1962	2255	2304	2648	2036	2340	2374	2728
76	1516	1744	2014	2316	2360	2715	2091	2404	2432	2797
77	1548	1781	2062	2372	2414	2776	2142	2464	2489	2861
78	1577	1814	2107	2424	2464	2835	2192	2518	2540	2922
79	1602	1841	2148	2471	2512	2888	2235	2570	2588	2976
80	1625	1868	2183	2513	2553	2936	2274	2615	2631	3025
81	1642	1888	2218	2549	2590	2979	2310	2656	2669	3068
82	1660	1908	2248	2586	2628	3020	2344	2696	2705	3112
83	1679	1929	2281	2623	2662	3063	2378	2736	2742	3154
84	1696	1949	2310	2656	2698	3101	2410	2772	2777	3195
85	1714	1971	2339	2690	2732	3139	2443	2809	2813	3235
86	1732	1992	2369	2723	2763	3177	2473	2845	2845	3272
87	1750	2012	2397	2756	2794	3213	2504	2879	2877	3309
88	1768	2032	2424	2786	2824	3246	2532	2911	2907	3344
89	1787	2053	2448	2814	2853	3280	2559	2943	2936	3377
90	1804	2074	2473	2844	2879	3310	2585	2972	2965	3408
91	1821	2094	2496	2872	2904	3339	2608	2999	2990	3439
92	1840	2115	2517	2896	2928	3366	2631	3025	3015	3467
93	1857	2135	2540	2920	2949	3393	2652	3051	3037	3494
94	1875	2155	2560	2943	2970	3416	2672	3072	3058	3517
95	1891	2176	2578	2965	2988	3438	2690	3093	3079	3541
96	1910	2197	2596	2985	3009	3460	2707	3114	3099	3563
97	1927	2218	2615	3007	3026	3482	2726	3136	3119	3586
98	1945	2237	2633	3029	3046	3503	2745	3157	3137	3608
99	1964	2258	2652	3051	3065	3524	2764	3179	3158	3633

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 March 1, 2009

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ANNUAL STANDARD PREMIUM RATES**

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ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1254	1444	1631	1876	1955	2248	1685	1938	2015	2318
68	1310	1506	1705	1960	2036	2340	1762	2026	2099	2413
69	1363	1566	1778	2045	2115	2432	1838	2115	2181	2509
70	1415	1627	1850	2128	2194	2523	1913	2201	2262	2602
71	1464	1684	1921	2208	2272	2613	1988	2286	2342	2693
72	1513	1741	1989	2288	2345	2699	2061	2369	2420	2783
73	1561	1795	2057	2363	2421	2785	2129	2450	2495	2871
74	1605	1845	2118	2436	2491	2864	2198	2526	2567	2953
75	1646	1892	2181	2507	2559	2943	2263	2602	2636	3033
76	1684	1937	2237	2572	2623	3015	2322	2672	2704	3109
77	1719	1977	2291	2635	2683	3085	2381	2738	2766	3180
78	1751	2014	2340	2693	2739	3150	2434	2798	2822	3245
79	1781	2047	2387	2744	2791	3209	2482	2856	2876	3307
80	1805	2075	2426	2792	2837	3263	2526	2906	2923	3361
81	1823	2099	2463	2833	2878	3310	2566	2952	2966	3409
82	1843	2121	2498	2874	2920	3357	2605	2996	3007	3460
83	1864	2145	2534	2912	2958	3402	2642	3039	3047	3505
84	1885	2167	2566	2952	2997	3446	2678	3082	3087	3550
85	1904	2191	2599	2990	3035	3489	2715	3122	3125	3592
86	1924	2214	2632	3026	3069	3532	2749	3160	3160	3635
87	1944	2237	2662	3062	3105	3569	2782	3199	3197	3677
88	1965	2259	2691	3096	3137	3608	2813	3236	3230	3715
89	1983	2282	2721	3128	3170	3644	2842	3269	3263	3754
90	2004	2305	2747	3159	3199	3678	2872	3303	3293	3789
91	2024	2327	2774	3191	3226	3711	2899	3333	3323	3820
92	2043	2351	2797	3218	3253	3741	2923	3362	3350	3852
93	2063	2372	2821	3245	3278	3768	2948	3388	3376	3882
94	2083	2396	2842	3271	3300	3795	2969	3414	3398	3908
95	2102	2417	2863	3293	3321	3818	2990	3438	3420	3933
96	2121	2441	2884	3317	3342	3843	3009	3461	3443	3959
97	2142	2463	2905	3341	3363	3867	3029	3484	3465	3985
98	2161	2486	2927	3364	3384	3892	3051	3508	3488	4010
99	2182	2510	2948	3391	3406	3917	3071	3532	3511	4036

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ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	816	939	1061	1218	1271	1462	1096	1260	1310	1506
68	851	979	1108	1275	1323	1522	1146	1317	1364	1568
69	886	1018	1156	1329	1375	1581	1195	1374	1418	1630
70	919	1058	1202	1382	1426	1639	1244	1431	1470	1690
71	952	1096	1248	1436	1477	1698	1292	1486	1522	1750
72	984	1131	1292	1487	1526	1754	1339	1540	1573	1808
73	1014	1166	1336	1537	1573	1808	1385	1592	1622	1865
74	1043	1200	1377	1583	1619	1863	1428	1642	1669	1919
75	1069	1230	1417	1629	1664	1912	1470	1690	1715	1970
76	1095	1260	1455	1672	1704	1961	1510	1736	1756	2020
77	1118	1286	1489	1713	1743	2005	1547	1780	1798	2066
78	1139	1310	1522	1750	1780	2048	1583	1819	1834	2111
79	1157	1330	1552	1785	1814	2086	1614	1856	1869	2150
80	1173	1349	1577	1815	1844	2120	1643	1888	1900	2185
81	1186	1364	1602	1841	1871	2152	1669	1918	1927	2216
82	1199	1378	1624	1867	1898	2181	1693	1947	1954	2248
83	1212	1393	1647	1894	1923	2212	1717	1976	1981	2278
84	1225	1408	1669	1918	1949	2240	1741	2002	2005	2308
85	1238	1424	1689	1943	1973	2267	1764	2029	2031	2336
86	1251	1438	1711	1967	1996	2295	1786	2055	2055	2363
87	1264	1453	1731	1990	2018	2321	1808	2079	2078	2390
88	1277	1468	1750	2012	2040	2345	1828	2102	2100	2415
89	1290	1483	1768	2033	2061	2369	1848	2126	2120	2439
90	1303	1498	1786	2054	2079	2391	1867	2146	2141	2462
91	1315	1513	1802	2074	2098	2412	1884	2166	2159	2484
92	1329	1528	1818	2092	2114	2431	1900	2185	2178	2504
93	1341	1542	1834	2109	2130	2451	1916	2204	2193	2523
94	1354	1556	1849	2126	2145	2467	1930	2218	2209	2540
95	1366	1572	1862	2141	2158	2483	1943	2234	2224	2557
96	1379	1587	1875	2156	2173	2499	1955	2249	2238	2573
97	1392	1602	1888	2172	2185	2515	1969	2265	2253	2590
98	1405	1616	1902	2188	2200	2530	1983	2280	2266	2606
99	1418	1631	1916	2204	2214	2545	1996	2296	2281	2624

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65-67	905	1043	1178	1355	1412	1624	1217	1399	1455	1674
68	946	1087	1231	1416	1470	1690	1273	1463	1516	1743
69	984	1131	1284	1477	1528	1756	1327	1528	1575	1812
70	1022	1175	1336	1537	1585	1822	1382	1590	1633	1879
71	1058	1216	1387	1594	1641	1887	1436	1651	1691	1945
72	1093	1257	1437	1652	1694	1949	1489	1711	1748	2010
73	1127	1296	1485	1707	1749	2011	1538	1769	1802	2074
74	1159	1333	1529	1760	1799	2068	1587	1825	1854	2133
75	1189	1366	1575	1811	1848	2126	1634	1879	1904	2191
76	1216	1399	1616	1858	1894	2178	1677	1930	1953	2245
77	1242	1428	1654	1903	1938	2228	1719	1977	1997	2296
78	1264	1455	1690	1945	1978	2275	1758	2021	2038	2344
79	1286	1478	1724	1982	2016	2318	1793	2062	2077	2388
80	1303	1499	1752	2016	2049	2356	1825	2099	2111	2427
81	1317	1516	1779	2046	2079	2391	1853	2132	2142	2462
82	1331	1532	1804	2075	2109	2425	1881	2164	2172	2499
83	1346	1549	1830	2103	2137	2457	1908	2195	2200	2531
84	1361	1565	1853	2132	2165	2489	1934	2226	2230	2564
85	1375	1582	1877	2159	2192	2520	1961	2255	2257	2594
86	1390	1599	1901	2185	2217	2551	1985	2282	2282	2625
87	1404	1615	1923	2211	2243	2578	2009	2310	2309	2655
88	1419	1632	1944	2236	2266	2606	2032	2337	2333	2683
89	1432	1648	1965	2259	2289	2632	2053	2361	2356	2711
90	1448	1665	1984	2282	2310	2657	2074	2386	2378	2737
91	1462	1681	2003	2304	2330	2680	2094	2407	2400	2759
92	1476	1698	2020	2324	2349	2702	2111	2428	2419	2782
93	1490	1713	2037	2343	2367	2722	2129	2447	2438	2803
94	1504	1730	2053	2362	2384	2741	2144	2465	2454	2822
95	1518	1746	2068	2378	2399	2757	2159	2483	2470	2841
96	1532	1763	2083	2395	2413	2776	2173	2499	2487	2859
97	1547	1779	2098	2413	2429	2793	2188	2516	2503	2878
98	1561	1795	2114	2430	2444	2811	2204	2534	2519	2896
99	1576	1813	2129	2449	2460	2829	2218	2551	2536	2915

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